



..IF..

?

“There’s a tide in the affairs of
men, which taken at the flood
leads—” the Lord knows where.

—After Shakespeare.

?

"As You Like It."

—Shakespeare.



How a great Author sizes it up.

"Most of the good luck of Americans lies in their woods and rivers and mines, and not in their brains."

—Rudyard Kipling's First Impressions of the U. S.

How a great Lawyer sized it up.

"If you don't take chances, assuredly you will not get any."

—Fred M. Magee, Pittsburg Lawyer.

How a great Newspaper sizes it up.

"It is true that the rain falls upon the just and the unjust, but the sinner who leaves church on a rainy Sunday before the sermon ends is more likely to find an umbrella in the vestibule than the saint who stays until the last."

—New York Herald.



THE THREAD OF LIFE.

Painting by Charles Landelle.



IF



TURNING POINTS IN THE CAREERS OF NOTABLE PEOPLE.

LUCKY AND UNLUCKY,

OR

THE LOTTERY OF LIFE.

IS ABILITY OR OPPORTUNITY THE DETERMINING FACTOR
OF SUCCESS?

"Here's the book I sought for so."

—Julius Caesar, Act iv., Sc. 3.

"Pitch a lucky man into the Nile, and he will come
up with a fish in his mouth."

—Arabian Proverb.

"Oft Expectation fails, and most oft there
Where most it promises."

—Shakespeare.

By,

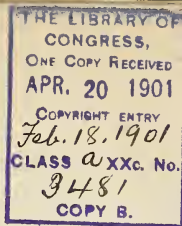
JAMES W. BREEN,

Pittsburg, Pa.

1901

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A Few Words,

By The Author.

Fortune brings in some boats
That are not steered.—*Cymbeline*.

In all ages, the mysterious, in nature, has exercised a strange fascination over even the strongest minds, and the mystery surrounding Chance, Fate, Lucky, and Unlucky persons, and Things has pleased and puzzled more people, in more ways, than the poetic Howell ever dreamed of in his "Foregone Conclusions." What is more interesting to the average mind than the vagaries of Chance, or Luck, or the seeming eccentricities, of Circumstances or events that, so to speak, simply occur without precedent, without rule, or without assignable cause. Every day in business, in speculation, in love, in matrimony, in sickness, in health, in travel, in discovery, in invention, in law, in politics, in war, in legislation—in the thousand and one actualities of life, things, so to speak, "Happen"—the direct effect of trifles, that the most fervent censor swinger at the altar of Science would not care to dignify as "Causes." A great statesman dies, and a nation's progress is diverted, or turned back a hundred years. A rain fall just before the battle of Waterloo, or a peasant's misinformation, concerning the ground, caused a change of plan, on which hung the fate of Europe. The crops fail and ten thousand business men become bankrupt, and supperless millions sing the "song of the shirt." A purely chance acquaintance results in matrimony, on which the fate of great empires depends. You arrive a moment too late for the train, or the steamer—and lo! that train is wrecked, or that steamer founders, with all on board. How came you to be too late? Was it lingering to give a mother or a lover a parting kiss, or was it the eleventh hour trifle

that you could not foresee? A glass of water on one occasion, an individual act of heroism on another, have changed the history of the world. A maid purloined Aspasia's jewels, and a quarrel over the culprit led to the Peloponnesian war. The fondness of Boston women for strong tea, hastened the Revolution and gave us Independence. Had any one of a dozen probable things occurred in Arnold's plot, West Point would have been surrendered, and the United States would likely be to-day a dependency of the British Crown. Do not our greatest successes—the greatest blessings in life,—health, fame, fortune, most often by Chance

—“come unbidden
like foes at a wedding?”

Goethe compares life to a game of whist, where the cards are dealt out by Destiny, the rules of the game are subject to conditions, and the players win or lose according to their slight of hand or calculating faculty. This is indeed an age of calculation. The weather forecast is a mere matter of arithmetic. The birth and death rate and the number of business failures alike are figured out with scientific accuracy. Life, and death, storm and sunshine are measured to a nicety and the wise man in the laboratory says: “Nothing is left to Chance.” The genius of calculation is in the air. All this is flattering to our vanity, yet despite these claims, who is such a pauper in observation as not to see that the really great successes in life, are not the outcome of planning, but of accidents, circumstances in most instances too trifling to attract attention? I might take the biographies of all or nearly all the millionaires of America, and show incontestably, that the turning points of their million-making, were “trifles light as air.” There have been mighty men like Caesar, or Napoleon, who claimed to be able to command Fate, and to dash the dice box from the jeweled hand of Chance,—to so plan, as to eliminate the element of Chance from mundane affairs, but these master spirits were not so much in love with their theories, when the “Circumstances” they could not control, led to their downfall. So in the world of science, the barometer and the Mari-

ner's Compass are pretty handy things, but there comes a time when these toys of science are vain and valueless—times in Shakespearean phrase—

“When issues forth the storm with sudden burst
And hurls the whole precipitated air,
Down in a torrent.”

I suspect that a great many people in this world are like Howells' Silas Lapham, who had “the Roman nose and the energy without the Opportunity.” Plan as we will—calculate as we will—Circumstances will not always bend to our will. The “unexpected” will continue to happen. The majority of mankind will not be successful nor Lucky, no matter how they plot or plan. The skim milk will always be more in quantity than the cream. Men are so different, Conditions so varying. What are seemingly airy nothings may be determining factors, for as Cardinal De Retz observes: “There are no small steps in great affairs.” One man is common clay—another is quicksilver. Some men are mere vegetation, without a trace of that inspiring energy which is so often co-incident with opportunity—retarding or promoting apparent causes. But there are occasions when even energy does not count; when a great bonanza comes uninvited to some sad-eyed Micawber; when the honey, in seeming violation of all rules, does come to the drone. Many people, who are unable to distinguish a plausible supposition from a demonstrated Fact, are captivated by the science of Probabilities. What has happened once is likely to happen again, and yet many of the greatest failures of the world, are the result of such theories. A cannon ball shot under the same Circumstances will take exactly the same course. A man of a certain character will be guided by the same motives, in exactly the same way, but if the same man happens to come the second time, into the same situation, he is no longer the same man, he was originally. The former experience has modified his character, be it ever so little. He has profited by that experience, either for repetition, or avoidance of the act, and the more he has profited by experience the freer will become his will, and the chances become greater that he will be less de-

pendent on the situation, and the more decisive will be his intelligence in determining his will. I have listened with some impatience to the flint faced money maker who says: "all things come to him who saves," and I infer that their whole "gospel of getting along" is embraced in the word "Economy." Accepting all that can be said in this direction at its fair value, it is certain that unnumbered thousands, who have achieved great success, had no regard for thrift, and no use for compound interest tables. Call it the "unexpected" or what you will, Luck, Chance, Fate or Opportunity—is a considerable arbiter. It puts the "beggar on horseback," or in the palace, a King in chains, or in exile. It sits, as the evidences in this volume attest, impartially at Time's turnstile offering "to whom it may concern" its talismanic cards "Admit Bearer". As Epictetus puts it:—

"With equal pace Impartial Fate
Knocks at the Palace and the Cottage Gate."

If "Bearer" turn aside, or be not ready, "Opportunity" tarryeth not and next time the "inopportune" may find inscribed over the horseshoe: "No Admittance." The invitation might have been better unheeded—the Opportunity may have been for Good, or Evil, Great Luck, or Ill Luck. Here is "where the River bends." Free will says: "Do as you please." Fate says: "Accept or Reject," and thus both are in apparent harmony. However explained, Patience and Courage do seem at least to have a distinct bearing on results. Look at the spider; nineteen times he tries to throw his web to a point of attachment and fails. On the twentieth patience is rewarded. Perseverance in very many instances does seem to be a commanding factor. The Bible recognizes this view when it says "Knock and it shall be opened." It nowhere says the doors will open to the non-knocker. By implication it says, "Call early and knock hard," and as a matter of fact nearly all successful men are to a greater or less degree "Knockers." So of Courage—"Nothing Venture, nothing Have" means much. Many timid souls decline to "take chances" and get none. Imagine a timid, over-cautious soul on that fateful morning in 1492, standing on the

dock at Palos, as the frail crafts set sail, saying: "Columbus, my boy, it is well enough for you to talk about new worlds to that enthusiastic young lady, Isabella, but remember that others have tried to discover a new Western World, and they have all come to grief. Therefore you are foredoomed to failure, and I advise you to come ashore and let the scheme go."

Where in all human probability would we be now if such advice had been followed? Echo answers, "Where?" Illusions, you may say! Doubtless, yet as Longfellow says in his Michael Angelo:

"Yet without illusions,
What would our lives become?"

It is theoretically possible that many of the strong, self-propelling men and women, who have achieved success, might have succeeded in some other line, but I am dealing with facts as they are, not with possibilities or "might have beens." All the accessible evidence is that these lucky people achieved their success in this particular way, and there is no evidence whatever that they would have succeeded in other affairs if they had failed in the instances noted. A jury must give its verdict on the affirmative evidence adduced and the theory that the lucky ones would have succeeded in other things is the most pitiable of all argumentative fallacies—the assumption of what cannot be proved.

Education is not a factor, not even an element in success, or great Luck. As the baffled California 49'r said: "I would gladly exchange my Harvard diploma for a brush with favorable circumstances." Ignorance is not unfrequently a passport to great fortune. It was the ignorance of Columbus that led "inter alia" to the discovery of America. Had he known it was 15,000 miles to the Indies instead of 4,000 he would hardly have asked for a "round trip ticket." What he did not know could not control his action, and he was literally operating in a geographical "Blind Pool." Skill, Judgment, Smartness, and many so called factors cut no figure if "the wheel is destined to go the other way." If you hold a speculative stock—for instance—and an outside factor makes a rising market, pray do not attribute your suc-

cess to your brains or smartness. Thousands who have done so, have been "broken on the wheel."

I take my topic to be of absorbing human interest, aside from its metaphysical considerations, as nearly every one is interested in the success or failure of somebody else, and incidentally the "why and the wherefore."

Emerson says: "Opportunity is America," and perhaps no other city in America, judging from results, has had a larger crop of "Opportunities" than Pittsburgh. The location of the city—the Fate of the French and Indian wars hereabouts—the French, English and American contests for supremacy interlacing here, were purely matters of Chance, and in the "directory" of scarcely another city in the world can there be found so many and so conspicuous a roll of millionaires, "creatures of circumstance," whose fathers but one generation ago fished or felled trees, or like Carnegie, whose mothers took in washing for a living. But I must not anticipate. In this record, I have selected from a wide and exceptional range of professional opportunity, the Lucky and Unlucky "odds and ends," and loose threads of a busy newspaper life of twenty years. I am not solving problems, nor furnishing keys to puzzles, nor essaying to harmonize foreordination with sundry other things, which do not seem—to have been foreordained. I content myself with taking the most unelastic thing in this world—a Fact, and I let this fact indicate, or prove, or tend to prove, as best it may, how, here and there, up and down in this world's highway, in a wide range of incident, touching all classes, and conditions, and shades and grades of belief and unbelief—how trifles the veriest "thistle down" beyond our ken, or control, determine events, great and small. I may observe that this volume is in a special manner, the result of Chance. A few years ago, a purely chance acquaintance, on a street car, called my attention to a Washington letter, in the Pittsburgh "Dispatch," in which the correspondent attempted to show, in a sort of space-rate fashion, that Chance had little or no bearing on events, that it determined nothing, and that mere industry and economy would insure success. I replied in a series of

letters which seemed to please so many people, that I concluded to present them, with some additional illustrations, in a more permanent form. Hence this volume. I know many able men who have not been blessed with opportunity, and I know many very lucky men whom it would tax the truth enough to make it hump back, to say that they are very able. One of the richest men in Pittsburg, thirty times a millionaire, was once a very ordinary day laborer, and to-day his ability measured by any fair test is not much, if any, above that of the average toiler in any large city, but his opportunity came and he received the golden windfall with open arms. Had he been an educated man or of large ability, he would not likely have dabbled in the small things, which by the merest chance, made him a colossal fortune. 'The founder of the largest estate in New York city would, if alive to-day, not be able to earn over ten dollars per week at his original trade of a cake baker, and most certainly he would not be in demand on account of any special brain power or smartness. Oft times the brightest man's best judgment and his Luck are as wide apart as the poles. In the panic of "1873" the alert but indifferently educated Carnegie was sorry he entered into the steel business, as the financial breakers "ran mountain high" at that period, and from the doleful and regretful correspondence then, it would not have taken much coin to have bought his interest in the Carnegie Steel business which has since made him so immensely rich. It was lucky for him that "my partner," Miller, did not help him out of his financial lurch, or things might have been different now. And scores of Pittsburg steel and wire and glass men made millions by simply drifting along with the boom of 1899, but the wisest of them had nothing to do with bringing about the boom. A volume might be written on these features alone and they one and all emphasize the fact that mere brains has ordinarily nothing to do with producing the opportunity and without the opportunity "all flesh is grass."

On the other hand ability which had little or nothing to do with creating opportunity has very much to do

with holding and managing the fruits of opportunity or chances, or as Senator Clark, of Montana, well puts it, "the finding of a copper mine is largely a matter of luck, but after you get the mine a little judgment in its management don't hurt." No lucky man has ever successfully formulated a rule how to do it again or demonstrated to others just how it can be done, and the few who have attempted to play their wits against environment or opportunity or conditions have uniformly failed.

The assumption that under all circumstances "Brains will tell" manifestly needs some revision. Mere ability is not so potent as many would have us believe, and peradventure the philosopher is not so far wrong who said: "Often he is the wisest man who is not wise at all." The scope and purpose of this volume is distinctly healthful, optimistic, inspiring, and hopeful,—saying in effect to the despondent and almost despairing toiler at the foot of the ladder: "Take heart and be of good cheer. Look upward and behold the great army of successful ones who but yesterday were as far down in the 'Valley of Despond' as you are to-day, and whose fame and fortune depended on circumstances quite as likely to come your way as theirs." I am not concerned here, in pushing any theory, or in "making out a case;" I simply present as it appears to me, certain evidence, most of it as authentic as anything in History or Revelation, to an "unfixed jury," and I have no more interest in the verdict than the "jurors" themselves. If I can succeed in getting the "jury" to consider this evidence with intelligence and candor, or if thoughtful people can find pleasure or profit or approximate solutions of grave problems, in the perusal of these zig-zag chronicles of people, who succeeded without knowing why, or who knew when to "take occasion by the hand," the pleasant recollections of the many "half hours" I spent in chronicling these curios, will linger in my memory, like the fragrant retrospection of a vanished June. Artemus Ward used to say, that the saddest spectacle he ever witnessed was that of a man coming down the steps of the Patent Office, at Washington, with a rejected model under his arm. Sadder far than this "model" man, is

the spectacle of a forlorn brother on whom Fate has trampled with an "iron heel," pulling hard against the stream—a disinherited mortal, appealing from the injustice of Fate to Fate itself, striving to win his share of sunlight, happiness, fame, or money, by the use of his talents and environment, but alas! only to fail, often utterly, where competitors far less worthy,—succeeded. These are not mere truant fancies. The world hath many uncrowned kings worthy to sit on white agate thrones,—real heroes of a "Lost Cause"; many whose rare merits would grace the highest places, baffled where clod-hoppers and dunderheads "touched by Circumstance" have won golden crowns,—failing,—in situations to which they were strangers, under responsibilities to which they were unequal, fingering idly the Gordian knot of Destiny, which they were unskilled to sunder, and too weak to cleave.

JAMES W. BREEN.

Pittsburg, Pa.

OPPORTUNITY.

Master of human destinies am I :
Fame, love and fortune on my footsteps wait.
Cities and fields I walk. I penetrate
Deserts and seas remote ; and passing by
Hovel and mart and palace, soon or late
I knock, unbidden, once on every gate.
If sleeping, wake ; if feasting, rise before
I turn away ; it is the hour of fate.
And they who follow me reach every state
Mortals desire, and conquer every foe
Save death ; but those who doubt or hesitate,
Condemned to failure, penury and woe,
Seek me in vain, and uselessly implore ;
I answer not and I return no more.

—Hon. J. J. Ingalls.

Chance, or What ?

"If here you find a counterpart
Of something strange that happened you
Was't fate, or chance, or skill, or art,
That made the incident come true?"

Wm. Tucker, Pittsburg, Pa.

Letter

From the Hon. Morrison Foster, of Pittsburg, Pa.,
to the Author.

"I cannot tell how the truth may be ;
I tell the tale as 'twas told to me."

—Lay of the Last Minstrel.

Glenfield, Pa., February 27, 1888.

J. W. Breen, Esq.,

My dear Sir:—I am much interested in your papers on Luck vs. Labor. I can give you an item illustrative of your theory or rather inquiry.

About 35 years ago John Harper was a poor "but honest" teller in the Bank of Pittsburg. He was guardian for some minors and by some mishap lost a claim of theirs for which he was held personally responsible, and was obliged, much against his will, to himself take from the debtor the only thing the latter had, a piece of land, eleven acres in Chicago, then considered barely worth the taxes. The city of Chicago afterwards extended for miles beyond this eleven acres and made Mr. Harper a rich, very rich man. He is now President of the Bank of Pittsburg, and deserves all his luck, for a worthier man does not live.

It was Conrad Winebiddle, not his son Philip, who founded the great Winebiddle fortune.

Old Cooney bought from the State about 1787 all that immense tract of land near East Liberty, extending to the Allegheny River, including where Lawrenceville now stands. The Lawrenceville tract he sold. In his deed he describes it as the tract known as "Good Liquor."

The "liquor" is still there, but the "good"?

Yours truly,

MORRISON FOSTER.

Luck.

English View of It.

(London Daily Telegraph.)

That men should believe in luck is natural enough, for the belief seems to be in accord with all human experience. The unforeseen is always happening, and much of what happens and is unforeseen is also inexplicable, that is, not visibly caused either by human action or dependent on human character. It is either a result of the great law of averages, which, for instance, makes it certain that in an enormous number of deals, some one will some day hold thirteen trumps at whist, or of a number of causes so mixed or so obscure, that man, in his bewilderment, invents a distributing force which he calls in serious cases "Destiny," and in smaller matters "Luck." The belief in luck results from a persistent effort to explain what is to the majority inexplicable, and we may suspect that as the inexplicable is usually attributed to an unseen chain of causes, a good many senseless efforts to change the luck—as, for instance, turning the chair at whist, or changing one's house—are efforts, conscious or unconscious, to break the chain of causality, to deflect the stream, as it were, and make it pass by us. Or is the ultimate explanation this,—that man, always fearing and hoping, and dimly aware that everything goes on in spite of him, that there is a Destiny, call it what he may, dislikes trampling down any unbidden thought about it, even if the thought attaches itself to a thing, lest he should offend the Unseen. There is fear in the impulse somewhere; but we confess that, after much thinking, no account of its genesis seems to us completely satisfactory.

American View of It.

(New York Sun.)

Because a question is undeterminable is no reason why it should not be considered. Here is an interesting and ever-pressing one of the kind:

"To the Editor of The Sun—Sir: Is there such an

element as luck that enters into the every-day life of man? In a discussion, long continued, the other evening in the house of a prominent lawyer, it was contended by some that people with no brains, so to speak, have easily and in spite of themselves become rich; while others, whose circumstances were adverse, have remained poor, though they had plenty of brains.

"Napoleon I. was accustomed to ask any one seeking preferment: 'Etes vous heureux?' (Are you lucky?) Will the Sun kindly inform us whether there is probability of truth in this question of luck?" "E. J. M."

New York Sun, September 30, 1899.

Of course, there is such a thing as luck. Many years ago the late Simon Cameron went to Chicago, when scarcely more than the site was there, with the idea of buying land to increase his fortune. His shrewd business prevision saw a profitable future for investment there. But it rained hard, and Mr. Cameron suffered heavily from a cold, and after two or three days of confinement in the house he was compelled, by the demands of other affairs, to go back to Pennsylvania without investing a dollar in Chicago. If the sky had been clear and if Mr. Cameron had been in his usual good health, he would have bought land which, through Chicago's growth, would have brought back to him millions. No doubt other adventurers far less able than Mr. Cameron in their business judgment, and possessed of nothing of his powers of foresight, got to Chicago merely through being caught in the current then setting westward, and were stranded there to become accidental millionaires.

What made a miner turn into this valley to find fortune and fame beyond the dreams of avarice, while his partner entered another to leave his bones after finding nothing, Providence alone knows. Napoleon, whether respecting or despising his instinctive superstition as to luck, liked to be at last on the safe side of it. A certain business house, noted as particularly hard in its head, the Rothschilds, is said never to tolerate a subordinate after he has had a few meetings with misfortune, how-

ever faultless his management of affairs has seemed. Even the game made up of the most exact of intellectual problems, chess, has luck in it, in the view of its patron genius, Paul Morphy. Many a chess player, even of the first rank, suddenly has his eyes opened to victory lying before him for which he had made consciously no specific preparation. He discovers his pieces to be arranged for an irresistible stroke, and so cunningly and elaborately interlocked in their functions of attack and defence that it would seem impossible for them to have been put together by any other agency than deliberate calculation. Yet the combination grew into its final form with the player having scarcely more to do with making it than a child has in making patterns in a kaleidoscope.

All failure or all success cannot be attributed to luck, as some men "down on their luck" would persuade themselves. We are not underestimating the force of superior genius for affairs. But that luck plays a great part in human fortunes no fellow of common sense and a reasonable amount of observation can deny.

And how lucky it is that this is so! Without luck the world would seem a fatalistic struggle in which pure, cold intellect would play with loaded dice, and defeat would rob the defeated of the strongest hope that makes him toe the scratch again.

Professional Men's Opinion on Luck.

"Some happy talent, some fortunate opportunity may form the two sides of the ladder on which some men mount."

—*Charles Dickens.*

Wisdom from an Expert.

Mr. William H. Vanderbilt condescended to impart to a reporter of the Buffalo "Courier" certain aphorisms respecting the traits of character which are essential to success in the world; and the sad fact that while specific virtues are necessary for success, they cannot always command it. Mr. Vanderbilt thus laid down the law:

"Industry, perseverance, economy and tact are necessary, but they do not insure it. Circumstances make

men and it is impossible to lay down rules for doing business. The reporter asked whether Mr. Vanderbilt thought it was circumstances that made some men work for a dollar a day, while he and a few other men are worth perhaps \$100,000,000. No reply.

Senator Jones of Nevada on Luck.

"I am a great believer in luck. To it I largely attribute my success in life. I had a brother who was greatly my superior in natural ability, yet he could never make money while I have made a good deal. Getting into the United States Senate is just as likely to be largely a matter of luck as is anything else. We are all creatures of circumstances. A man may possess all the ability possible in a certain line, and if circumstances do not give him an opportunity he can never display that ability. That there is a great deal in luck is proven by the fact that while many men fail utterly in one locality, they remove to another place, fall in with a new set of associates and succeed. The world is not yet on a plane where all men of equal ability can succeed equally well. Some men succeed by what is vulgarly called 'gall' and other qualities not admirable."

Lord Macaulay, the Greatest Historian since Livy, a Believer in Luck.

"I worked hard but without much heart, for it was that unfortunate speech on Buller's motion in 1840—one of the few unlucky things in a lucky life."—(Lord Macaulay's Journal, July 28, 1853.)

Weston House, September 29, 1832.

My Dear Sister:

"After all what am I more than my fathers—than the millions who have been weak enough to pay double price for some foolish number in the Lottery of Life and who have suffered double disappointment when their ticket came out a blank." (Thomas Babington Macaulay.)

Chances in War.

Circumstances, Not Skill, Generally Decide.

Chances in War. ❁

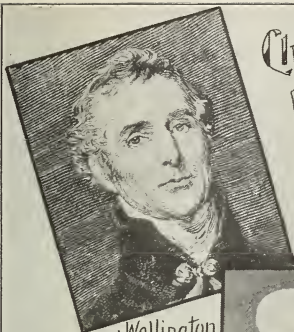
THE expression "Fortune of War," so commonly used by military men and writers, sufficiently indicates the chance element by which every campaign and battle since the birth of time has been decided, regardless of the skill of commanders or the so-called "Rules of Warfare." Skill and numbers are factors, but only "contingently."

Talk of the blows unnumbered,
Dealt by the hand of Fate!
A fig for such idle whining
When fortune lingers late.

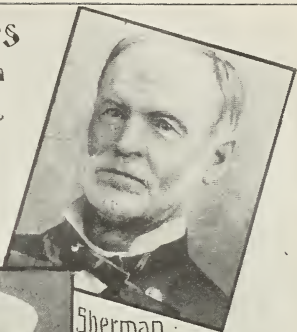
The Smallest Incident Oft Decides.

"The fate of a battle (referring to Waterloo) is the result of a moment. The hostile forces advance with various combinations. They attack each other and fight for a time, the critical moment arrives, a mental impulse decides, and the smallest incident accomplishes the object. At Waterloo had I followed up my idea of turning the enemy right I should have surely succeeded."—(Napoleon at St. Helena.)

Chances in War.



Wellington



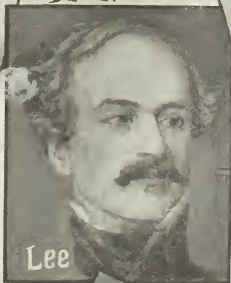
Sherman



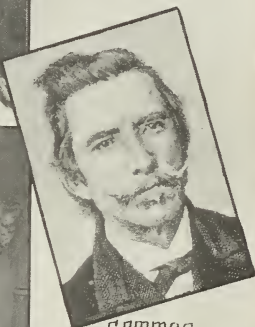
Dewey



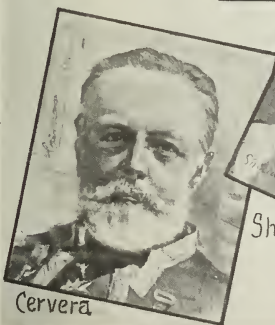
Pickett



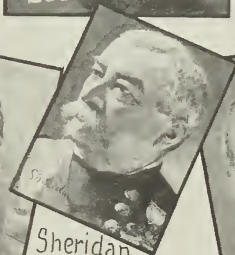
Lee



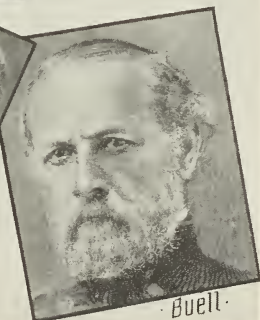
Semmes



Cervera



Sheridan



Buell

All Chance in War.

In war everything is an accident, and the historians who point out the brilliant forethought of some generals and the weak plans of others are simply wise after the event. Some writers assure us that the fruitlessness of the French victory at Borodino was due to the fact that Napoleon had a cold in his head. But, according to Tolstoi, cold or no cold, the result would have been the same. Moscow, we are told, was not set on fire by the French or Russians; a city built of wood, deserted by its inhabitants and occupied by a foreign army, its destruction by a stray spark from a soldier's pipe or a fire used in cooking, was to be expected as a matter of course. In his noteworthy volume the Count argues that the part played by "great man and genius" has been vastly overestimated; that they are simply the manifestation of some popular movement, and that even the greatest of commanders is but the choice of circumstances, "the sword in the hand of fate." He closes his argument with an eloquent assertion of the vanity of human wisdom, when set up against the decrees of an inscrutable Providence.

Pickett's Division at Gettysburg.

(Chances and Contingencies during and preceding Pickett's Charge at Gettysburg.)

Col. E. P. Alexander, Lee's Chief of Staff.

"The fact that most strikes the student of the Gettysburg Campaign, is that when the collision came, neither Lee nor Meade expected it to occur at the time or place where it did."

Early in the morning General Lee came round, and I was then told that we were to assault Cemetery Hill, which lay rather to our left. The enemy, conscious of the strength of his position, simply sat still and waited for us. It had been arranged that when the infantry column was ready, General Longstreet should order two guns fired by the Washington Artillery. On that signal all our guns were to open on Cemetery Hill and the ridge extending toward Round Top, which was covered with batteries. I was to observe the fire and give Pickett the order to charge. I accordingly took position, about twelve, at the most favorable point. just on the

left of the line of guns and with one of Pickett's couriers with me. About twelve o'clock I received the following note from General Longstreet:

"Colonel:—If the artillery fire does not have the effect to drive off the enemy or greatly demoralize him, so as to make our efforts pretty certain, I would prefer that you should not advise General Pickett to make the charge. I shall rely a great deal on your good judgment to determine the matter, and shall expect you to let General Pickett know when the moment offers."

This note rather startled me. If that assault was to be made on General Lee's judgment, it was all right, but I did not want it made on mine. I wrote back to General Longstreet to the following effect: "General—I will only be able to judge of the effect of our fire on the enemy by his return fire, for his infantry is but little exposed to view and the smoke will obscure the whole field. If, as I infer from your note, there is any alternative to this attack, it should be carefully considered before opening our fire, for it will take all the artillery ammunition we have left to test this one thoroughly, and, if the result is unfavorable, we will have none left for another effort. And even if this is entirely successful, it can only be so at a very bloody cost."

To this presently came the following reply: "Colonel:—The intention is to advance the infantry if the artillery has the desired effect of driving the enemy's off, or having other effect such as to warrant us in making the attack. When the moment arrives advise General Pickett, and, of course, advance such artillery as you can use in aiding the attack."

I hardly knew whether this left me discretion or not, but at any rate it was decided that the artillery must open. I felt that if we went that far we could not draw back, but the infantry must go, too. General A. R. Wright, of Hill's corps, was with me, looking at the position, when these notes were received, and we discussed them together. Wright said: "It is not so hard to go there as it looks; I was nearly there with my brigade yesterday. The trouble is to stay there. The whole Yankee army is there in a bunch."

I was influenced by this, and somewhat by a sort of camp rumor which I had heard that morning, that General Lee had said that he was going to send every man he had upon that hill. At any rate, I assumed that the question of supports had been well considered and that whatever was possible would be done. But before replying I rode to see Pickett, who was with his division a short distance in the rear. I did not tell him my object, but only tried to guess how he felt about the charge. He seemed very sanguine, and thought himself in luck to have the chance. Then I felt that I could not make any delay or let the attack suffer by any indecision on my part. And, that General Longstreet might know my intention, I wrote him only this: "General—When our artillery fire is at its best, I shall order Pickett to charge."

At exactly one o'clock by my watch the two signal-guns were heard in quick succession. In another minute every gun was at work. The enemy were not slow in coming back at us, and the grand roar of nearly the whole artillery of both armies burst in on the silence, almost as suddenly as the full notes of an organ could fill a church.

The enemy's position seemed to have broken out with guns everywhere, and from Round Top to Cemetery Hill was blazing like a volcano.

Before the cannonade opened I had made up my mind to give Pickett the order to advance within fifteen or twenty minutes after it began. But when I looked at the full development of the enemy's batteries, and knew that his infantry was generally protected from our fire by stone walls and swells of the ground, I could not bring myself to give the word. It seemed madness to launch infantry into that fire, with nearly three-quarters of a mile to go in the midday July sun. I let the fifteen minutes pass, and twenty, and twenty-five, hoping vainly for something to turn up. Then I wrote to Pickett: "If you are coming at all you must come at once, or I can not give you proper support; but the enemy's fire has not slackened at all; at least eighteen guns are still firing from the cemetery itself." Five minutes after

sending that message, the enemy's fire suddenly began to slacken, and the guns in the cemetery limbered up and vacated the position.

We Confederates often did such things as that to save our ammunition for use against infantry, but I had never before seen the Federals withdraw their guns simply to save them up for the infantry fight. So I said: "If he does not run fresh batteries in there in five minutes, this is our fight." I looked anxiously with my glass, and the five minutes passed without a sign of life on the deserted position, still swept by our fire, and littered with dead men and horses and fragments of disabled carriages. Then I wrote Pickett, urgently: "For God's sake, come quick. The eighteen guns are gone; come quick, or my ammunition won't let me support you properly."

I afterward heard from others what took place with my first note to Pickett.

Pickett took it to Longstreet, Longstreet read it, and said nothing. Pickett said, "General, shall I advance?" Longstreet, knowing it had to be, but unwilling to give the word, turned his face away. Pickett saluted and said, "I am going to move forward, sir," galloped off to his division and immediately put it in motion.

Longstreet, leaving his staff, came out alone to where I was. It was then about 1.40 p. m. I explained the situation, feeling then more hopeful, but afraid our artillery ammunition might not hold out for all we would want. Longstreet said, "Stop Pickett immediately and replenish your ammunition." I explained that it would take too long, and the enemy would recover from the effect our fire was then having, and we had, moreover, very little to replenish with. Longstreet said, "I don't want to make this attack. I would stop it now but that General Lee ordered it and expects it to go on. I don't see how it can succeed."

I listened, but did not dare offer a word. The battle was lost if we stopped. Ammunition was far too low to try anything else, for we had been fighting three days. There was a chance, and it was not my part to interfere. While Longstreet was still speaking, Pickett's division

swept out of the wood and showed the full length of its gray ranks and shining bayonets, as grand a sight as ever a man looked on. Joining it on the left, Pettigrew stretched farther than I could see. General Dick Garnett, just out of the sick ambulance, and buttoned up in his old blue overcoat, riding at the head of his brigade passed us and saluted Longstreet. Garnett was a warm personal friend, and we had not met before for months. We had served on the plains together before the war. I rode with him a short distance, and then we wished each other luck and a good-bye which was our last.

Then I rode down the line of guns, selecting such as had enough ammunition to follow Pickett's advance, and starting them after him as fast as possible. I got, I think, fifteen or eighteen in all in a little while, and went with them. Meanwhile, the infantry had no sooner debouched on the plain than all the enemy's line, which had been nearly silent, broke out again with all its batteries. The eighteen guns were back in the cemetery, and a storm of shell began bursting over and among our infantry. All of our guns, silent as the infantry passed between them, reopened when the lines had got a couple of hundred yards away, but the enemy's artillery let us alone and fired only at the infantry. No one could have looked at that advance without feeling proud of it.

A terrific infantry fire was now opened upon Pickett, and a considerable force of the enemy moved out to attack the right flank of his line. We halted, unlimbered, and opened fire upon it. Pickett's men never halted, but opened fire at close range, swarmed over the fences and among the enemy's guns, were swallowed up in smoke—and that was the last of them. The conflict hardly seemed to last five minutes before they were melted away, and only disorganized stragglers were coming back, pursued by a moderate fire. Just then, Wilcox's brigade passed by us, moving to Pickett's support. There was no longer anything to support, and with the keenest pity as the useless waste of life, I saw them advance. The men, as they passed us, looked bewildered, as if they wondered what they were expected

to do, or why they were there. They were soon, however, halted and moved back. They suffered some losses, and we had a few casualties from canister sent at them at rather long range.

From the position of our guns the sight of this conflict was grand and thrilling, and we watched it as men with a life and death interest in the result. If it were favorable to us, the war was nearly over; if against us, we each had the risks of many battles yet to go through. And the event was culminating with fearful rapidity. About that time General Lee, entirely alone, rode up, and remained with me for a long time. He then probably first appreciated the full extent of the disaster as the disorganized stragglers made their way back past us. The Comte de Paris, in his excellent account of this battle, remarks that Lee, as a soldier, must at this moment have foreseen Appomattox—that he must have realized that he could never again muster so powerful an army, and that for the future he could only delay, but not avert, the failure of his cause. However this may be, it was certainly a momentous thing to him to see that superb attack end in such a bloody repulse.

That was the end of the battle. Little by little we got some guns to the rear to replenish and refit, and get in condition to fight again. Night came very slowly but came at last; and about ten the last gun was withdrawn to Willoughby Run, whence we had moved to attack the afternoon before.

Of Pickett's three brigadiers, Garnett and Armistead were killed and Kemper dangerously wounded. Fry, who commanded Pettigrew's brigade, which in the charge was the brigade of direction for the whole force and adjoined Garnett on the left, was also left on the field desperately wounded. Of all Pickett's field-officers in the three brigades only one major came out unhurt. The men who made the attack were good enough. The only trouble was there were not enough of them.

Yet the morale of the army seemed not at all affected. The defeat was attributed entirely to the position, and if anything it rather gave the men confidence in what position could do for them if they had it on their side.

General Lee Saved Only by a Flood in the River.

That President Lincoln's patience was taxed by Gen. Meade almost beyond endurance after Gettysburg is well known. In a letter which he wrote to Meade but did not send, he said:

You fought and beat the enemy at Gettysburg, and, of course, to say the least, his loss was as great as yours. He retreated, and you did not, as it seemed to me, pressing him, but a flood in the river detained him till, by slow degrees you were again upon him. You had at least 20,000 veteran troops directly with you, and as many more raw ones within supporting distance, all in addition to those who fought with you at Gettysburg, while it was not possible that he received a single recruit, and yet you stood and let the flood run down, bridges be built, and the enemy move away at his leisure without attacking him. * * * Your golden opportunity is gone, and I am distressed immeasurably because of it."

Making Opportunity.

An officer under Admiral Goldsborough says that official once said to Farragut that Dewey would make his mark in the world if he got the opportunity. "Ay," replied Farragut, "and he will make the opportunity."—(Boston Globe.)

What nonsense! Suppose the Spanish torpedo mine at Cavite had been delayed half a minute, where would Dewey have been?

If General Buell had not Arrived on Time!

To the Editor of the Boston Transcript:

I am very much pleased with Mr. Fisher's able article on General Buell, but there is one point I wish to make. If Grant and Sherman had gone down in defeat at Shiloh before Albert Sidney Johnston, as they certainly would have but for the timely arrival of General Buell, they would never again have been heard of in history any more than General Rosecrans was after the battle of Chickamauga. Victory was snatched from defeat by the re-enforcements of General Buell at the right

time, and we would give all honor to the memory of the brave and gallant soldier whose loss we mourn to-day, and who lives in the hearts of the people he loved.

THOMAS E. WILSON.

4 Dale street, Roxbury.

Lord Cornwallis.

A Midnight Storm which prevented the escape of Cornwallis was the turning point in the War of Independence.

Yorktown's Story and Lord Cornwallis' Downfall.

Cornwallis' surrender was the one great surprise of the Revolution. He had borne the title of the ablest general of the war by the conquest of the Carolinas. He was dubbed by Lafayette as "the terrible Britisher who makes no mistakes," and the American generals, who had come in contact with him, had learned to acknowledge his skill, emphatically Gates, whom he had easily beaten, and Greene, who had been compelled to use all his wariness to avoid a pitched battle. But now, after his uninterrupted triumphal procession through the Carolinas, Cornwallis found himself suddenly cooped up in a little southeastern corner of Virginia, caught like a rat in a trap. Cornwallis understood that he was ordered to select some secure position, fortify it and wait for reinforcements. He received several orders from Clinton to fortify some position, but finally selected Yorktown. This was early in August, 1781. But Washington, learning of the intrenchment movement of Cornwallis on the Virginia peninsula, and knowing that Admiral De Grasse, the commander of the French forces, would come no farther north than the Chesapeake bay, with his West India fleet, decided to make an attack on Cornwallis. The allies were well on the way to Virginia before General Clinton, deceived by a feint, conceived their real purpose. It was too late to reinforce Cornwallis either by sea or land. Besieging preparations were so forward that operations began in earnest on the evening of October 6th. By the 13th the fire of the British guns had been nearly silenced. Cornwallis was compelled to leave his headquarters in the Nelson mansion,

and take refuge in a cave. The severe fighting of the siege was on the night of October 14th, the taking the two outer British redoubts near the river. An equal number of Lafayette's division and of French troops were selected to make the assaults. These were successful after only a half hour's fight, and the British position became untenable. Cornwallis made a sortie to save some unfinished battles, but failed. He felt that the end had come. He attempted to escape to the opposite side of the river on the 16th, but a midnight storm prevented. On the morning of the 17th, a red coated drummer was heard summoning a parley from a neighboring eminence, and an officer stood by him waving a white handkerchief. At two the army of Cornwallis promptly marched out along the Hampton road, on the right of which were drawn up the Americans and on the left the French. The British had donned their new vivid scarlet uniform, while their bands played the old march "The World Upside Down." The surrendered troops finally grounded arms, after marching the entire length of the French and American lines, in a field about which a French squadron or hussars formed a circle. Into this space each regiment moved to deposit guns and accoutrements. Their march back to their tents was in silence, and American independence was assured.

Hearst as a "Fate Factor."

The "New York Journal" the determining factor in the Spanish War.

The immediate cause of the recent Spanish war has been variously attributed to the De Lome letter, to the blowing up of the Maine, to the Spanish brutality toward the Reconcentrados, but in the judgment of many these apparent causes would not have prevailed if W. R. Hearst of the "New York Journal" had not furnished the opportunity and resources to make the Proctor Trip a sensational success and followed it up with sensational appeals to the public, the President and to Congress to take action on behalf of humanity and free Cuba. A Boston paper (Transcript) referring to this episode tried to belittle it by saying :

"It almost seems as if the tocsin were sounding for a new French Revolution, when we glance over the lurid pages of the New York newspaper, which claims to have originated the war, and which carried a delegation of Congressmen to Cuba and back as part of its measures to that end. It is characteristic of its feather-headed conduct of national affairs that it is now turning savagely upon the Government for demanding the money required for the war policy which that paper itself, more than any other, has striven to popularize. It is a mad quarter of an hour that any young Californian millionaire, with a Harvard training and a press to play with, may cut out for the country if Congress can be cajoled again by this sort of thing."

General W. T. Sherman—Great Career Crowded with Chances.

At the breaking out of the Rebellion, Sherman's first intention was to take no part in it, as this letter makes clear:

Office St. Louis Railroad Company,
Monday, April 8, 1861.

Hon. Mr. Blair, Washington, D. C.: I received about nine o'clock Saturday night your telegraphic despatch, which I have this moment answered—"I can not accept." I have quite a large family, and when I resigned my place in Louisiana on account of secession, I had no time to lose; and, therefore, after my hasty visit to Washington, where I saw no chance of employment, I came to St. Louis, have accepted a place in this company, have rented a house and incurred other obligations, so that I am not at liberty to change. I thank you for the compliment contained in your offer, and assure you that I wish the Administration all success in its almost impossible task of governing this distracted and anarchical people.

Yours truly,

W. T. SHERMAN.

It so happened that about this time his loyalty became questioned, and this nettled him, and he changed his plans and sent this letter to Secretary of War Cameron:

I hold myself now, as always, prepared to serve my country in the capacity for which I was trained. I did not, and will not volunteer for three months, because I can not throw my family on the cold charity of the world. But for the three years' call, made by the President, an officer can prepare his command and do good service. I will not volunteer as a soldier because, rightfully or wrongfully, I feel unwilling to take a mere private's place, and having for many years lived in California and Louisiana, the men are not well enough acquainted with me to elect me to my appropriate place. Should my services be needed, the records of the War Department will enable you to designate the station in which I can render most service.

May 14, 1861, six days after this letter was written, there came from Washington his commission as Colonel of the Thirteenth regular infantry. History tells the rest.

His military chances during the Rebellion would fill a small volume. He accomplished results seemingly in violation of all book rules. A truly great general must know when to obey the laws of war, and when to violate them. This is just what Grant and Sherman knew. Napoleon, in his compendium of military instructions to his brother Joseph when he went to Spain, enjoined upon him:

"The art of war is an art which is founded on principles that must not be violated. To lose one's line of operation is a performance so dangerous that to be guilty of it is a crime." Yet this is just what Sherman did in Georgia, with the happiest results.

General Lee Offered the Command of the Union Army.

(General Simon Cameron in the New York Herald.)

"Of all my experiences with public men and events none were so interesting as those which brought the country to the settlement of the slavery question on the field of battle. There was a great deal of by-play in the beginning that has not been heard of yet. It is true that Gen. Robert E. Lee was tendered the command of the Union army. It was the wish of Mr. Lincoln's Administration that as many as possible of the Southern officers then in the regular army should remain true to the nation which had educated them. Robert E. Lee and Joseph E. Johnston were then the leading Southern soldiers. Johnston was quartermaster-general and Lee a colonel of cavalry.

"In the moves and counter moves in the game of war and peace then going on, Francis P. Blair, Sr., was a prominent figure. The tender of the command of our forces was made to General Lee by him. Mr. Blair came to me expressing the opinion that General Lee could be held to our cause by the offer of the chief command of our forces. I authorized Mr. Blair to make the offer. I then dismissed the matter from my mind as nearly as I could such an important subject, for

I supposed, from what Mr. Blair had said, that Gen. Lee would certainly accept. I labored under this impression up to the time that his resignation was received. Whether General Lee ever seriously considered the matter, I do not personally know. From what Senator Blair said to me I never had any doubt at the time but that he did. My surprise was very great when the resignation was received, and Gen. Lee went South."

Had Lee accepted the offer, the history of the United States would have been written differently.

Philip H. Sheridan.

(James W. Breen's Letter, "Pittsburg Dispatch," January 14, 1888.)

Here is a story which points a moral in the calendar of chance. Nigh 40 years ago the Lancaster, Ohio, district in which old Paddy Sheridan and his family resided, was represented by a Democrat. This member was entitled to the appointment of a cadet at the West Point Military Academy. Before making a selection two of his constituents, both friends, and very wealthy, each concluded that he would like to have his son receive the appointment, and accordingly each started out among his friends to get recommendations to the congressman for his son's appointment. The men were both popular, and nearly everybody in the district took sides to appoint one or the other. Here was a dilemma. To appoint either would incur the hostility of the other and all his friends. He consulted the Hon. Thomas Ewing, then a Senator, and a resident of Lancaster. He explained the situation, when Mr. Ewing said: "If I were you I would not appoint either of these boys. Each of these men will be glad if you do not appoint the other's son, and the people of the district will gladly endorse your course in sending a poor boy." "That's a capital idea," said the now delighted member, as he saw his way out of a big difficulty. "But where is there a boy I can send?" Just then old Mr. Sheridan, who was employed by Senator Ewing, walked into the dining-room, where the two were sitting, with some stove wood in his arms. "That," said the Senator, "is Sheridan; he has some bright boys, and you couldn't do better than to send one

of them." In the meantime Sheridan had deposited the wood on the box behind the stove and was going out of the room. "Sheridan," said the Senator, "how would you like to have one of your boys go to West Point?" "I don't know, sir," said Sheridan, "I never thought of that, and you know more about it than I do. I would leave it all to you, sir." "Well," said Senator Ewing, "if either were to be sent, which would you prefer to have go?" Said Mr. Sheridan: "I don't know about that, either, sir. If it's for books you want, then you had better send Mike, but if it's for fighting you want, then you had better send Phil," and Sheridan went out of the room. "There," said the Senator to the Congressman—"there's your chance." It's for fighting you want him. Now send Phil Sheridan. And he did send him, and by doing so he not only got himself out of a very unhappy dilemma, but he laid the foundation for helping the nation a few years later out of a much greater difficulty.

Bernadotte and Napoleon.

The dependence or connection of one man's fate with another may be illustrated in this way:

Had not Marshall Bernadotte issued that famous address to the Saxon troops after the battle of Wagram, Napoleon would not have issued the counter order which so displeased Bernadotte that he left the army and returned to Paris, and thereafter opposed Napoleon. A fit of jealousy led Napoleon to object to Bernadotte's accepting the tender of Crown Prince of Sweden. Afterwards he assented, but again relented and sent officers to arrest Bernadotte, but the ship with Bernadotte on board sailed two days before the date fixed. Had not Napoleon made intolerable demands on Bernadotte for men and money, Bernadotte would have been a warm friend of the little Corsican, instead of a bitter enemy, and contributing so materially to Napoleon's final overthrow. Had Napoleon not refused to move 100,000 troops into Sweden, Bernadotte would not have joined forces with Russia and crippled Napoleon in the Moscow Campaign.

All these were the result of chance moods or impulses

of Napoleon, and but for them, Bernadotte, who was the best strategist in the French army, would not have led the right wing of the army at Dresden or defeated Marshal Ney at Denawotz, and this rendered Napoleon's march to Berlin impossible. Had any other Marshal but Grouchy been appointed to watch Bluecher, the chances are very great that the results of the battle of Waterloo would have been different—as Bluecher's arrival turned the scale.

Chances of Getting Shot in War.

At the battle of Solferino, according to M. Gassendi's carefully deduced calculations, a comparison of the number of shots fired on the Austrian side with the number of killed and wounded on the part of the enemy, shows that 700 bullets were expended for every man wounded and 4,200 for each man killed. The average weight of the ball used was thirty grains, therefore it must have taken at least 126 kilograms or 227 pounds of lead for every man put out of the way. Yet Solferino was a most bloody and important engagement.

Confederate Commander Raphael Semmes' Chances.

The capture and destruction of the Confederate steamer Alabama, off the Coast of Cherbourg, France, June 19, 1864, is now known to have been the result of a series of chance factors, any of which had they followed the ordinary rule would likely have resulted differently.

First. The Alabama's powder during the engagement was discovered to be damaged.

Second. The Alabama shells struck without effect owing to the fact unknown to Commander Semmes that the Kearsarge was chain armor clad. Had the French pilot, who visited both vessels, been consulted, this might have been known in advance, and precautions taken accordingly.

Third. The 100-lb. shell of the Alabama which entered at the starboard guard and lodged on the stern post of the Kearsarge did not explode. The executive officer of the Kearsarge says: "Luckily it did not explode, otherwise the result might have been serious." Its

non-explosion was merely a matter of chance, and it is thought had it exploded that the result of the battle would have been different, as a similar shot from the Kearsarge, without any more antecedent certainty of result, sunk the Alabama. Commander Semmes offered a prize in the heat of the battle to the Confederate battery which could silence this particular battery on the Kearsarge, but the Confederates were killed or wounded so fast as to render this impossible.

Napoleon's Plan for the Invasion of England Depended on the Course of the Wind.

Napoleon frequently spoke of the invasion of England; that he never intended to attempt it without a superiority of fleet to protect the flotilla. This superiority would have been attained for a few days by leading ours out to the West Indies, and suddenly returning. If the French fleet arrived in the Channel three or four days before ours, it would be sufficient. The flotilla would immediately push out, accompanied by the fleet, and the landing might take place on any part of the coast, as he would march direct to London. He preferred the coast of Kent, but that must have depended on wind and weather; he would have placed himself at the disposal of naval officers and pilots, to land the troops wherever they thought they could do so with the greatest security and in the least time. He had 1,000,000 men, and each of the flotilla had boats to land them; artillery and cavalry would soon have followed, and the whole could have reached London in three days. He armed the flotilla merely to lead us to suppose that he intended it to fight its way across the Channel; it was only to deceive us. It was observed that we expected to be treated with great severity in case of his succeeding, and he was asked what he would have done had he arrived in London. He said it was a difficult question to answer; for a people with spirit and energy, like the English, was not to be subdued even by taking the capital. He would certainly have separated Ireland from Great Britain, and the occupying of the capital would have been a death-blow to our funds, credit, and

commerce. He asked me to say frankly whether we were not alarmed at his preparation for invading England.—(Century.)

Braddock's Defeat the Result of Chance.

It was now the month of June, and the bumptious Braddock, with something over two thousand men, was creeping down the western slopes of the Alleghenies toward Fort Duquesne. Washington persuaded Braddock to leave the main body of his army with their artillery and press on rapidly with twelve hundred men. This advance was conducted by Braddock rather too slowly to suit Washington, but with considerable care; scouts and reconnoitring parties were used, and Braddock was not, as has been generally supposed, ambuscaded. Modern investigations of the battle show that the defeat was largely an accident—a piece of bad luck, or good luck, as it seemed to the French.

Each side was surprised, and one was as much ambuscaded as the other. Their meeting was accidental, and the movement of the Indians which followed was also accidental, in the sense that it had not been planned beforehand. It was one of their regular methods when surprised, and it decided the fate of the day. The British regulars and the provincials, in a compact body and under perfect control, were driven like a wedge into the middle of their enemy. The Canadians instantly fled, and took no more part in the battle, and Beaujeau gave up all as lost. But the Indians went off on each side, and in a few minutes every one of them was crouching behind a tree or log on the English flanks. Every school boy knows the rest. On the English right there happened to be a rather steep hill; and this was another piece of bad luck for Braddock, and probably gave rise to the story that he was ambuscaded.—(Sidney George Fisher, Historian.)

Not Courage, but Chance.

(Commodore Schley at New York Banquet, November 26th, 1898.)

“What is your opinion of the relative merits of the enlisted men of the Spanish and American navies?”

“Not a word can be said derogatory to the valor of

the Spaniards. They were brave in the highest degree—officers and men. But the American man-o'-wars-man is a bad customer for a foe."

"What should Cervera have done, cooped up in Santiago?"

"He should have obeyed orders, as I believe he did. He took 'a fighting chance' and lost. History had clearly demonstrated to him how grave those chances were. Cervera is a brave man and a gentleman."

Chance Factors That Determined the Result at Santiago.

Admiral Schley said: "Your president has painted a very fine portrait of me. I don't think I deserve so much.

"It is a curious thing how trifles frequently determine great results. Admiral Cervera had determined to make a trial at escape on July 2. The American army was closing in on him.

"By a curious coincidence the Cubans had started to burn six captured block houses—the number being identical with the number of the ships in Cervera's fleet. Thinking that the Cubans were signaling he postponed his attempt. That determined the result."

Cervera's Movements.

After Admiral Cervera left the Cape Verde Islands, it was a matter of chance where he proposed to strike—the United States fleets were all at sea until that was determined.

Sampson takes Chances.

The bombardment of San Juan by Admiral Sampson was a matter of chance, as Cervera was supposed to be in the harbor, and Sampson took the chances of "shell-ing him out."

Chance Elements in the Spanish War.

Senor De Lome, January 26, 1898, reported to his government that at the Diplomatic dinner he had the assurances of President McKinley of peaceful intentions towards Spain and pointed to the unity of the Republicans as evidence of that, and as late as March 16, 1898, after

the Maine disaster Senor Polo wired the Spanish government that the United States did not want war, and that it would not accept Cuba as a gift, and on April 5, 1898, Minister Polo reported that Archbishop Ireland called on him after a visit to the President and assured him Mr. McKinley wanted to preserve peace, and despite all these Bailey and Bryan forced the war issue in Congress and compelled the Republican leaders to abandon their previous policy and take action. Senator Proctor made a visit to Cuba and made sensational reports, Hearst published them, the Cuban Junta unexpectedly threw down the \$100,000,000 bond proposition, and the newspapers scared Hanna and McKinley, and the result was a Republican change of base and—war. All depended on a score or more of unforeseen incidents, which turned the scale.

Chance at Manila.

Had the torpedo which exploded a few yards in front of the Olympia been delayed a second it would have likely blown Dewey's flag ship into the air, and the battle might have resulted in the defeat of the Americans. It is a nice problem how a point more or less to starboard, a point more or less on speed, slower fire of the secondary batteries, mistake of a degree in elevation, accident to engine or engineer, delay in operating the electric current for a torpedo at Manila would have changed results. Had the shots which struck the Boston and the Baltimore taken a slightly different direction, great disaster would have resulted. Had the Spanish war vessels been armored properly the result might have been very different.

Cervera's Chances.

It was a matter of chance with Admiral Cervera on coming out of Santiago harbor whether he should take an eastern or western direction. The Associated Press report says (July 4):

Sudden Light Changes Cervera's Plan.

"On Saturday last a conference was called on the flagship Maria Teresa, and all the officers of the fleet were present. Admiral Cervera announced his intention of

going out, and it was decided to try it that night. Just after dark, and after the ships had got up their anchors ready to start, beach lights were seen on the western hill, and it was decided that the American fleet had been warned of our intention, and would close in on us.

"In addition to that it was found that the searchlights flashed in the entrance of the harbor from the American ships would prevent us steaming by the Merrimac wreck in a very narrow channel. It was afterward too late learned that the supposed signal lights were insurgents burning up blockhouses."

Had the eastern course been taken escape was probable, and Sampson's capture almost certain.

Commodore Schley says it was all Luck.

(Washington Post.)

At 9 o'clock the Naval Academy band escorted Admiral Schley to the Annapolis club, where a reception had been prepared for him. To the assembled crowd outside the club house the admiral said in part:

"I fear that you have been too partial with me, and given me more credit than I really deserve. It was solely good luck that placed me in the position which enabled me to help achieve one of the grandest victories ever gained."

Luck of Captain Philips of the Texas.

(Collier's Weekly, July 16, 1898.)

The "Brooklyn" had laid her course parallel with the Spaniards', and the "Texas" headed more inshore, so that she got into good fighting range with the "Maria Teresa." It became too hot on the bridge for Captain Philip and his executive officers, so the party moved to the conning tower just in time to escape a shell which exploded on the bridge.

Dewey's Fate Hung on a Slender Thread at Manila.

(Collier's Weekly, May 21, 1898.)

It was just five o'clock when the American fleet in single column of vessels, standing toward Manila, steamed by at a speed of eight knots. The flagship

"Olympia" led the column. Off Cavite, two submarine mines exploded just ahead of the flagship. The sea rose in great geysers that sparkled in the rising sun, but did no damage. The Spaniards had miscalculated the vessel's position. A few minutes' delay in transmitting the electric current would have destroyed the handsome flagship and sent her to the bottom like her proud sister the "Maine."

"Marvelous Good Luck"

The marvelous "good luck" which has followed our ships throughout this war attends them to the end. In the gray dawn of Friday morning the Havana batteries suddenly threw twenty shells at Commodore Howell's San Francisco, flagship of the North Cuba blockading squadron. One of them—a twelve-inch monster—struck the San Francisco on the stern. Well placed, a shot of this size and weight might utterly disable an unarmored cruiser, and it would seem that it could scarcely fail to kill or wound some of the four hundred officers and men with whom the ship was crowded. But, as a matter of fact, not one bluejacket was injured. The steel side was cut through and the commodore's bookcase was smashed, but the San Francisco's own mechanics repaired the damage so quickly that when she reached Key West next day the wound was scarcely perceptible.—(Boston Journal.)

A Matter of Pure Chance.

(Richard Harding Davis' Letter, July 30, 1898.)

The moral of Shafter's rise and fall is a very simple one and one that concerns every American citizen and every American soldier. For eighteen years General Shafter was a colonel and a perpetual applicant for a brigadier generalship, but his personal equation prevented his promotion until a government came into power with an adjutant general who was Shafter's friend and a gentleman from Shafter's own state as secretary of war. And in a year the application which had been refused by previous administrations was granted, and in another year this brigadier was given a second star, and then appointed to take charge of 16,000 men in an in-

vasion of a foreign country. This responsibility was given to a man who had previously commanded a regiment. He failed, but the luck of the American army and the grand courage of the officers and men made the expedition a success. But, still, it is now possible that his friends in power may endeavor to further honor General Shafter.

Deciding Factors at Gettysburg.

During the War of the Rebellion the Confederate leaders differed widely as to whether the war on their part should be offensive or defensive. Generals Lee and Joe Johnson favored offensive operations, while Jeff Davis maintained that they were not intent on conquest of the North, but were simply defending their own homes. Joe Johnson said that the plan of defending lines was antiquated war; that it had never been used in modern times, except by the Spaniards, who had demonstrated its inutility in modern strategy.

"When General Lee was marching on Pennsylvania," says General Bradley Johnson, "in 1863, he wrote to the President from Berryville, urging him to concentrate the garrisons from Wilmington, Charleston and Savannah at Culpeper Court House in Virginia under Beauregard. 'A ghost of an army under Beauregard there, will hold all the troops in defense at Washington, and I will be left a free hand in Pennsylvania.' His application was not granted, and the Washington troops reinforced Meade and decided Gettysburg."

Admiral Dewey's Luck—Providence, Not Science.

"The hand of God was in it, not only at Manila, but at Santiago, where the navy lost but one man."—(Admiral Dewey to Jos. L. Stickney, Correspondent Chicago Record.)

Dewey's Chances for the Appointment.

In 1897 the command of the Asiatic fleet had gone begging, one flag officer had declined it, but Dewey wanted it. It wasn't so much that another officer wanted the command as that there were one or two people who didn't want him to get it.—(J. L. Stickney.)

Governor Roosevelt Says Time was a Factor.

If war with Spain had broken out fifteen years before it did—that is, in the year 1883, before our new navy was built—it would have been physically impossible to get the results we actually did get. At that time our navy consisted of a collection of rusty monitors and antiquated wooden ships left over from the Civil War, which could not possibly have been opposed even to the navy of Spain.

Dewey's Opportunity.

"In the first place, he (Dewey) partly grasped and partly made his opportunity. Of course, in a certain sense no man can absolutely make an opportunity. There were a number of admirals who during the dozen years preceding the Spanish war were retired without the opportunity of ever coming where it was possible to distinguish themselves; and it may be that some of these lacked nothing but the chance. Nevertheless, when the chance does come, only the great man can see it instantly and use it aright. In the second place, it must always be remembered that the power of using the chance aright comes only to the man who has faithfully and for long years made ready himself and his weapons for the possible need. Finally, and most important of all, it should ever be kept in mind that the man who does a great work must always invariably owe the possibility of doing it to the faithful work of other men, either at the time or long before. Without his brilliancy their labor might be wasted, but without their labor his brilliancy would be of no avail."—(Theo. Roosevelt.)

Major Z. K. Pangborn, Jersey City, tells of Dewey's "Merest Chance."

When I was principal of the La Moille academy at Johnson, Vt., George Dewey came into the school room one day smiling.

"'I've always claimed I'd lick you as soon as I got big enough,' he said, 'but I haven't come to do that now. I've come to go to school to you some more. You see,

father wants me to go to college and I've promised to prepare for Norwich university if I could be with you. May I come?"

Almost Missed Annapolis.

"I was pleased, of course, and took him in. He went in the same classes with my brother, who was one of my pupils, and, as he had to board somewhere, we took him to our boarding house and he roomed with my brother and ate at our table for a year or two. I taught him the beginnings of algebra and geometry and Latin, and I never had a brighter, pleasanter pupil. Even then, however, he wanted to enter the navy and would never have gone to Norwich at all had not his stepmother been opposed to a naval career for him. After he had been in college a while he carried his point and was examined for Annapolis, but, as you have probably heard, he got it by the merest chance.

"You see, there were two applicants for the vacancy, George and a young man named Spalding. The examination was competitive and Spalding won. Fortunately for George, but not for the Spaniards, Spalding's folks would not allow him to go to Annapolis, even after he'd passed the examination, and that's how Dewey secured his chance to be a naval man."

So Major Pangborn probably has as much to do with forming the career of George Dewey as any one except the boy's parents.

Von Moltke.

Fortune is merry,
And in this mood will give us anything.

—*Shakespeare.*

Three opportunities were necessary to completely round out Marshal von Moltke's fame—the Schleswig-Holstein war, the Austrian war and the Franco-Prussian war.

A Wonderful Dice Story.

The Belfast "Examiner" in a recent issue says: This story is authentic. It is found in the memoirs of a Prussian officer of distinction, who gives a simple, unaffected narrative of the scenes and events through which he

passed, and who betrays nowhere the least disposition to exaggerate. The following remarkable incident he gives as it came under his own observation. He was at the time on the staff of General Winterfield, one of the most skilled and competent officers of the day, and who was the general in command at the time spoken of. Two soldiers had been condemned to death. In a drunken condition at night they had assaulted an officer of the line, and one of them had drawn a knife upon him, but which one could not be told. The officer had seen the knife, but he could not positively say which of the twain held it. And the men themselves did not know. Neither of them remembered anything about it. So both of them were condemned to be shot. They were both excellent soldiers, and only one of them had been guilty of using a weapon. The officers of the division including the officer who had been assaulted, asked that the men might be pardoned. At length Winterfield said he would pardon one of them. Only one had held a knife, and only that one ought to die. He would pardon one, and the men must themselves decide which of them should be shot. How should the decision be made? "Let us throw the dice," said one of the condemned. And the other agreed to it. And anon it was agreed to by all interested. The two men took their places by the side of a big drum, and were to throw the dice upon its head. The dice and a proper box were given them for shaking. The first man threw two sixes. He groaned in agony. He felt that he had consigned his comrade to death. But when the second came to throw he also threw two sixes. "Wonderful," cried the lookers-on. They were ordered to shake and throw again. This time the second man threw first—two aces. "Ho! Good! You will live, Peter!" But when Peter came to throw, the dice presented the same two aces. And now the beholders were wonder-stricken, indeed. Another throw was ordered, and Peter threw a five and a deuce. The other threw five—deuce. After the excitement had again subsided the men shook once more. The first threw two fours. "Oh! now throw fives and save yourself, Peter." Peter threw—two fours. At this

point the Colonel ordered them to stop. He went and reported the marvelous result to General Winterfield. Said he: "Clearly, General, Providence will have those two men to be saved," and saved they were. The General dared not oppose the wonderful fate of the dice. It did seem providential, and so he accepted it. And the redeemed soldiers lived to prove that the saving fate had given back to Prussia two of the very best and bravest of her sons.

***Jefferson Davis — His Life Saved by the Merest Chance
After His Capture.***

When the head of the Southern Confederacy was imprisoned in the United States transport Clyde, prior to being transferred to Fortress Monroe, he was tried by a mock court martial, sentenced to be shot, and only the appearance of his little daughter prevented the appointed executioner from pulling the trigger that would undoubtedly have sent a bullet through his heart. all
no

The determination to avenge the assassination of President Lincoln by summarily ending the career of Davis was the result of regular by unofficial trial by a number of the officers on board the United States steamer Poon-toosuc, then acting as guard of the transport Clyde. The man who was selected to carry out the plan was Ensign James J. Kane, now chaplain at the Brooklyn Navy Yard and well known throughout the country as the oldest chaplain in point of service in the navy. Ensign Kane had served in the navy from 1861. He was a capital shot, the hero of many adventures, and, like many others, at that time believed the Scriptural requirement for the forgiveness of enemies did not extend far enough to save the life of Davis.

Aimed at His Heart.

The movements of the party that captured Davis from the time the capture was made until the prize was safely landed at Fortress Monroe were shrouded in mystery. It was feared that the Union soldiers would kill him at any opportunity, and Colonel Pritchard, of the Fourth Michigan, and eighty men were kept on guard aboard the steamer Emilie and afterward on the Clyde, to which

the party was transferred in Hampton Roads. Among the prisoners besides Jeff Davis were his wife and sister and three children; Alexander H. Stephens, Mr. Reagan, Postmaster-General of the Confederacy; Clement C. Clay and wife; General Wheeler and staff, Colonels Johnson and Lubbeck, of Davis' staff; Major Morand, Captain Moody, Lieutenant Hathaway, and several privates. The party arrived opposite Fortress Monroe on May 19, and orders to land were not received until May 23. In the meantime the feeling against Davis reached fever heat. There were demands that he be shot from thousands of loyal people of the North and threats of death on the lips of soldiers still in the South, who believed Davis should be hanged to avenge the death of Lincoln.

Much of the talk of the officers on the Pontoosuc was naturally about the closing scenes of the war and the prisoner whom the ship was there to guard. The chance that Davis might escape the death punishment was looked upon as a possible disgrace to the honor of the Republic that could only be averted by summary action. This was the finding by the improvised court martial, consisting of a group of officers on duty, and Ensign Kane was appointed to kill Davis at the first chance. The opportunity came on May 2. The Pontoosuc and Clyde were then lying within 300 yards of each other. Ensign Kane and a number of his brother officers met in his room. The scene that followed is described in his own words.

"Jeff Davis," he said, "was sitting in a steamer chair on the deck of the Clyde. It was a clear day, and I could see him as plainly as if he had been but 100 feet away.

I loaded an Enfield rifle I had picked up on the battlefield of Fort Fisher, and resting the muzzle in an air port, aimed it at the heart of Davis. I feel confident I could have sent a bullet to the target, but some influence prevented me from pulling the trigger.

Mysteriously Restrained.

"'I can't do it,' I said to my comrades, but they urged me to fire, and told me I would be justified in doing so.

'It would be murder,' I said, and one of them answered, 'Think of the death of Lincoln.' With that I took aim again and even touched the trigger, but a psychological force I now think was of divine origin prevented me from doing the act which would have ruined me forever after. I still hesitated, however, and was still aiming when the little daughter of Davis came on deck with a lady who was probably her mother and ran into her father's arms. It was then impossible to shoot without endangering the life of the little girl, and I laid up the gun. A short time afterward and before the child had left the arms of its father the vessels drifted apart, making it impossible for any of the other officers to do the killing.

"I have been thankful ever since that I was restrained from doing what would have been an extremely rash act and I have never until now related the incident except with a requirement of secrecy."

D. C. Buell.

*(Horace N. Fisher, of the Army of the Cumberland, November 21, 1898.
—A Chance Letter decided the most important Campaign in the War of the Rebellion.*

It was Buell's march on Nashville, late in the winter of 1862, which made Fort Donelson untenable; thence he pushed forward 150 miles southwest from Nashville to the elbow of the Tennessee and saved Grant's army at Shiloh; thence as the center of the three combined armies (Grant's, Buell's and Pope's) we moved against the three combined Confederate armies at Corinth and compelled them to abandon that stronghold in June, 1862. In this brilliant campaign in the first half of 1862 we had won every point and extended the Union line from the Ohio to the Tennessee, and freed Kentucky and Tennessee from the Confederate control (except the valleys of East Tennessee).

Nothing but Halleck's incapacity and mulishness—to say nothing of his jealous craftiness—prevented Buell's army, after the taking of Corinth, from marching straight to Chattanooga, with over 50,000 splendidly organized and disciplined troops, fully equipped and sup-

plied. Against the formal protest of Buell, Thomas and other division commanders, Buell's army of the Ohio was scattered in weak detachments all over Tennessee, the only force respectable in size being McCook's 12,000 men at Battle Creek, twenty-six miles west of Chattanooga. Instead of an offensive campaign, which we were prepared for and all expected to make, we were kept on the defensive with lines so weak that Forrest and Morgan with their cavalry could pass north at will and cut our communications. Indeed, there was not a lieutenant in our army who did not fully understand that Chattanooga was truly the gate city of the South, and only 140 miles from Atlanta, the great railroad center—the nerve-center—of the Confederacy.

But if General Halleck would not see this, Generals Bragg and Beauregard did see it and acted on that knowledge. An immense force was concentrated at Chattanooga in the summer of 1862, estimated at from 70,000 to 90,000. Fortunately our scouts captured a letter from Governor Harris of Tennessee (the late United States senator), who was serving as volunteer aide on Bragg's staff, in which Bragg's plan of campaign was explained to Hon. Alfred Ewing of Western Kentucky, in order that that secession district might act on Buell's lines of communication; it was detailed that Kirby Smith, with a flanking column of two divisions should march north through central Kentucky, and threaten Cincinnati, while Bragg's main army should march northwest on Nashville, and thence north to Louisville.

Buell came down to McCook's headquarters at Battle Creek and carefully examined this important letter and the circumstances of its capture; then, being satisfied that it was written in good faith, he explained his plan of the campaign substantially as follows:

"Our base of supplies is at Louisville, some four hundred miles away; if we should win a decisive victory we could not follow it up because of the want of sufficient supplies and ammunition used up in the battle; if we should meet with a drawn battle or a slight defeat, we should have to retreat; while a serious defeat would mean to us ruin and the danger of Confederate control

of the Ohio Valley. Therefore, under no circumstances, as we are situated so far from our base, should we risk a battle here. But we should march northward, towards our base, parallel to Bragg's line of march, as an army of observation; for thereby we should be picking up our train and bridge guards, and thus reinforcing our army at the rate of a hundred men to the mile; and we should not deliver battle until near Louisville, when the present conditions would be reversed and Bragg's defeat so far from his base would be ruin to him. By keeping well closed up on Bragg's left flank, within striking distance, Bragg will not dare to spread out and devastate the country. Fortunately we know Bragg's objective, and thus can cover Nashville by concentrating at Murfreesboro, behind Stone River, where we can safely deliver a general battle if Bragg dares, which I do not think he will, because of the danger to Kirby Smith's then isolated column."

Thus we have in a nutshell the admirable plan for the defense of Nashville, Louisville and Cincinnati, which Buell carried out in his little-understood but much criticised Kentucky campaign. He had 50,000 effectives, but all were seasoned troops in perfect condition. The enemy's main column under Bragg was also of seasoned troops and decidedly superior in numbers. In spite of these disadvantages Buell's army by long marches covered every important point and compelled Bragg to keep his army within a narrow zone of invasion, so that the country did not suffer much by the invasion; Buell, striking the Ohio at West Point, below Louisville, was able to send his artillery and trains up the river to Louisville, while his infantry marched right along the bank. We had got our entire army in front of Louisville the day before the head of Bragg's columns came in sight of the city; though there had been almost daily skirmishing between the light troops of the two armies, the loss of Buell's army was insignificant and we entered Louisville with considerable over 40,000 effectives, after leaving Negley's Division in garrison at Nashville and to hold Tennessee until we should return.

This march of General Buell was the first great stra-

tegic march of the war, and in military history deserves the highest honors. The distance as marched was about five hundred miles, and the average day's march was twenty-five miles, the greatest speed for a long-distance march since Caesar marched his legions from Rome to Spain against Labienus and the sons of Pompey. We moved over country roads with all our artillery and trains, which, of course, hampered us greatly; while Caesar marched without trains, obtaining his supplies from day to day at the depots of supplies established along the magnificent military road from Rome to Spain.

It was this great march which trained the Western army to confidence in overcoming all obstacles which nature and bad roads can present. By that training we knew that an army can go wherever a mule can climb; that neither mud, nor streams less than five feet deep, can stop a resolute army.

Waterloo.

(The Pivot on which turned the result at Waterloo an accident.)

"We see dimly in the present what is small and what is great,
Slow of faith, how small an arm may turn the iron helm of Fate."

Wellington and the Bagman.

For full a quarter of an hour, during one of the greatest crises of the battle of Waterloo, when the great Duke had work enough on his hands to have employed a staff of double the dimensions of that allotted to him; and when he had in addition to his regular aides-de-camp, volunteer ones, in the persons of the then Duke of Richmond, Lord William Lennox (a youth not sixteen), and Lord Bathurst (then Lord Apsley), all flying about the field for him with messages oral or written, he found himself alone—and alone at the very moment that he most needed help. While traversing the horizon with his telescope, he had descried the commencement of a movement, on the part of Sir James Kempt's brigade, which he foresaw, if not promptly countermanded, would be likely to operate fatally on the successful issue of the battle. He had no one at his elbow by whom he could make the desired communication with the gallant brigadier. In this trying dilemma he turned himself round in his saddle and beheld, some hundred yards be-

hind him, a single horseman, so quaintly attired as almost to excite a smile on his countenance. He wore a green cut-away coat (known in those days as a duck-hunter), drab vest, drab breeches, and mahogany-tinted top-boots. He bestrode a black short-jointed Flemish cob. He carried an English hunting-whip in his hand; and had on his head a civilian's hat, with a colonel's feather stuck in it.

The instant the Duke caught sight of him he beckoned him to him, and in his curt, pithy manner asked him who he was? what he was there for? how he had passed the lines? etc., etc. His answer was concise and direct enough. But I prefer to tell it as it was told me by one who, in 1819, four years after the battle, had heard all the particulars from the lips of both parties concerned.

He told the Duke that he was a commercial gentleman—in other words, a bagman—traveling for a great wholesale Birmingham button manufactory; that he had been engaged in showing “specimens” to a retail house in Brussels, when his ears were assailed by the reverberation of heavy ordnance, and having had an intense desire all his life to see a battle, he begged leave to suspend his negotiation, abruptly left the shop, rushed to a horse-jobber, hired from him the best animal he could find, up to his weight, and made the best of his way to the scene of action. On coming at a turn of the road on a particular wood, he found two regiments, with piled arms, bivouacking. On attempting to pass, he was challenged by one of the sentries, and roughly ordered to “be off.” While the bagman was trying to propitiate him, and other soldiers, looking on, were disputing the propriety of yielding to his solicitation, one of the officers, who heard the altercation, went up and asked what was the matter. The stranger begged that he might be allowed to explain his position; and in doing so, pleaded so strenuously, yet respectfully, for leave “to see the fun,” that the officer in question determined, if practicable, to grant his request. Before doing so, however, he warned him of the probable risk to his own person. “Oh,” said he, “I will brave the risks, if only I may gratify my curiosity.” Turning to a corporal who was stand-

ing near him, he asked him "what were his orders." "Nothing under a colonel's feather to pass, captain." "Well," said the good-natured officer, "we will soon settle that matter. Send out a man or two, and let them search among the bodies of the dead for a colonel's feather." In a few minutes one was found, brought, and inserted into our Birmingham friend's hat; and the sanction he craved was granted.

The bagman, carefully noting the lie of the ground, and guided by his natural intelligence, pushed on towards the only elevated spot he could perceive. As he beheld the clouds of smoke and the lurid sky, and sniffed the scent of powder and of carnage as he got nearer and nearer, and heard the clash of steel and the stunning roar of artillery, he became wildly excited and "eager for the fray," put spurs to his horse and galloped like a madman on and on, till suddenly he saw before him, on the summit of the hillock for which he was making, a figure, the very sight of which sobered his impetuosity, caused him instinctively to draw in his bridle-rein, take breath, and halt, as if petrified, in his course. The figure that met his eye was seated on horseback rigid as a statue! The cocked-hat, the military cloak, with its short cape, drooping in long folds from his shoulders, the arms raised and extended, the hands holding in their grip a field-telescope, with which an eagle-glance was busily scanning the fiery hosts below and beyond, told him he was within ear-shot of the foremost man in Europe. As he took out from his coat-pocket his handkerchief, and nervously wiped his heated brow, an indefinable sense of awe set his pulses throbbing. He felt guilty. He felt a trespasser. He felt he was where he had no right to be. He was thinking whether he had not better beat a retreat, and retire to some spot where he would be screened from observation, when the object of his dread turned round and asked him his business there. The Duke was pleased with his answers, and determined to turn his mettle and sense to good account.

"You are a funny chap! Why, you ought to have been a soldier! Would you like to serve your country, if I gave you the opportunity?"

"Yes, my Lord."

"Would you take a message of importance for me, if I sent you with one?"

Touching his hat in the approved military fashion—"If I were trusted by you, my lord, I should think it the proudest day of my life."

The Duke, who at that time was no duke, but Lord Wellington, put into the man's hand his field-glass, and directed him where to look. "Those troops you see yonder are the Enniskillens; those beyond are the Royals. There, you see those gray horses, they are the Scots Greys. They are commanded by Lord Edward Somerset. There, again is the 42d. Between (pointing to certain spots) such-and-such a regiment lies Sir James Kempt's brigade, the 28th, the 32d, the 79th Highlanders, and the 95th Rifles. I have no materials for writing by me, so mind you are very accurate in delivering my message." He then, having intrusted to him a brief, emphatic order (which he made him repeat, that there might be no mistake), he ended the interview with these words: "Tell him, by G—, if he perseveres in carrying out what he has begun to do, the game will be all up with us!"

"I dare say you have often joined in a fox-hunt in England?"

"Often, my lord."

"Well, in the hunting-field you don't think much of a man who is always 'skirting.' But I sha'n't think much of you in the battle-field, at least as my aide-de-camp, if you do not skirt. Your business is to execute my orders with as little risk to yourself as may be; because, if you put yourself in danger, you imperil the safe delivery of my message, and so jeopardize the success of the fight. Mind, then, don't go near the smoke; but pound away on that nag of yours until you reach the rear of Kempt's troops. Then tell the first man you can get speech with that you come from me, and must be taken to the general, and it will be all right."

The orders were barely delivered before the stranger was off at the top of his horse's speed to execute them. The Duke watched his progress with marked interest

and approval for some little time; when, presently, his approbation gave way to apprehension, and apprehension to indignation, as he observed his messenger doing the very thing he had specially warned him against—namely, dash through the very thick of the smoke with all the fearlessness of an old cavalry officer. While the Duke was riding up and down, uneasily ruminating on the chances of his message ever reaching its destination, he was joined, first, by Sir Alexander Gordon; then by Sir Augustus Frazer; and then by Sir Horace Seymour, bearing a message from Lord Anglesey. As soon as they had all come up, within a minute or two of each other, the Duke said, "I have been wanting one of you gentlemen sadly. In your absence I have been so hard pressed for an aide-de-camp, that I have had to appoint a new one in the person of a Brummagem bagman." He then told them of the mission on which he had sent him. Each proffered his services. The Duke declined them. "Perhaps I may want one of you," said he; "we'll wait a few minutes. I'm disposed to have faith in Brummagem. He's no fool!" He then dismounted from his horse, passed his horse's bridle into Seymour's hand, took from his dispatch-box, which was on the ground, the "Sun" newspaper, opened it to its full extent, spread it over his face, leaned his head on a sack of forage, and in another instant was asleep. All three aides-de-camp stood silent by. At the expiration of five or six minutes' interval, he sprang up on his feet, opened his field-glass, and cried out, in a tone of unusual vivacity, "By Jove! It is all right. Kempt has changed his tactics. He has got my message; for he is doing precisely as I directed him. Well done, Buttons!"

The Duke, one evening after dinner, told my informant that he considered the counteraction of Kempt's original movement almost the pivot on which the fortunes of the battle turned; and certainly next in importance to the closing of the gates of Hougoumont by Sir John McDonnell, Captain Wyndham, Ensigns Gooch and Harvey; and last, not least, Sergeant Graham of the Coldstreams. Indeed, so indebted did the Duke feel to the hero of our tale for the intelligence and intrepidity he

had displayed, that the instant the Prussians had come up, and he had ordered our harassed troops, who had sustained the chief brunt of the French attack, to lie down and rest, and leave the pursuit to the last comers, he had him cried, first on the field, then in the village of Waterloo, then at Brussels, and last of all, at Paris—but to no purpose.

For many years the Duke never could gain tidings of him, until one day, at dinner at his own table, happening to mention the circumstances, and express his regret at never having been able to learn anything of him since the event, one of his guests told him that he knew the man, and had heard him allude to the part he had played, very cursorily, and without boastfulness. The Duke instantly took down the man's address, wrote to him, and within a week obtained for him a commissionership of Customs in the west of England, in recognition of his services.

* * *

Admiral Farragut owes his naval fame to the fact that his mother nursed sailing-master David Porter in his illness, in recognition of which Commodore Porter secured David Farragut's appointment as midshipman in the Navy.

"My Luck in War."

(Mark Twain.)

(NOTE.—This is not a fancy sketch. I got it from a clergyman who was an instructor at Woolwich forty years ago, and who vouched for its truth.—M. T.)

It was at a banquet in London in honor of one of the two or three conspicuously illustrious English military names of this generation. For reasons which will presently appear, I will withhold his real name and titles, and call him Lieutenant-General Lord Arthur Scoresby, Y. C., K. C. B., etc., etc., etc. What a fascination there is in a renowned name! There sat the man, in actual flesh, whom I had heard of so many thousands of times since that day, thirty years before, when his name shot suddenly to the zenith from a Crimean battle-field, to remain forever celebrated. It was food and drink to me to look, and look, and look at that demi-god; scanning,

searching, noting: the quietness, the reserve, the noble gravity of his countenance; the simple honesty that expressed itself all over him; the sweet unconsciousness of his greatness—unconsciousness of the hundreds of admiring eyes fastened upon him, unconsciousness of the deep, loving, sincere worship welling out of the breasts of those people and flowing toward him.

The clergyman at my left was an old acquaintance of mine—clergyman now, but had spent the first half of his life in the camp and field, and as an instructor in the military school at Woolwich. Just at the moment I have been talking about, a veiled and singular light glimmered in his eyes, and he leaned down and muttered confidentially to me—indicating the hero of the banquet with a gesture:

“Privately—he’s an absolute fool.”

This verdict was a great surprise to me. If its subject had been Napoleon, or Socrates, or Solomon, my astonishment could not have been greater. Two things I was well aware of: that the Reverend was a man of strict veracity, and that his judgment of men was good. Therefore I knew beyond doubt or question, that the world was mistaken about this hero: he was a fool. So I meant to find out, at a convenient moment, how the Reverend, all solitary and alone, had discovered the secret.

Some days later the opportunity came, and this is what the Reverend told me:

About forty years ago I was an instructor in the military academy at Woolwich. I was present in one of the sections when young Scoresby underwent his preliminary examination. I was touched to the quick with pity; for the rest of the class answered up brightly and handsomely, while he—why, dear me, he didn’t know anything, so to speak. He was evidently good, and sweet, and lovable, and guileless; and so it was exceedingly painful to see him stand there, as serene as a graven image, and deliver himself of answers which were veritably miraculous for stupidity and ignorance. All the compassion in me was aroused in his behalf. I said to myself, when he comes to be examined again, he will be

flung over, of course ; so it will be simply a harmless act of charity to ease his fall as much as I can. I took him aside, and found that he knew a little of Caesar's history ; and as he didn't know anything else, I went to work and drilled him like a galley-slave on a certain line of stock questions concerning Caesar which I knew would be used. If you'll believe me, he went through with flying colors on examination day ! He went through on that purely superficial "cram," and got compliments too, while others, who knew a thousand times more than he, got plucked. By some strangely lucky accident—an accident not likely to happen twice in a century—he was asked no question outside of the narrow limits of his drill.

It was stupefying. Well, all through his course I stood by him, with something of the sentiment which a mother feels for a crippled child ; and he always saved himself—just by miracle, apparently.

Now, of course, the thing that would expose him and kill him at last was mathematics. I resolved to make his death as easy as I could ; so I drilled him and crammed him, and crammed him and drilled him, just on the line of questions which the examiners would be most likely to use, and then launched him on his fate. Well, sir, try to conceive of the result : to my consternation, he took the first prize ! And with it he got a perfect ovation in the way of compliments.

Sleep ? There was no more sleep for me for a week. My conscience tortured me day and night. What I had done I had done purely through charity, and only to ease the poor youth's fall—I never had dreamed of any such preposterous result as the thing that had happened. I felt as guilty and miserable as the creator of Frankenstein. Here was a wooden-head whom I had put in the way of glittering promotions and prodigious responsibilities, and but one thing could happen : he and his responsibilities would all go to ruin together at the first opportunity.

The Crimean war had just broken out. Of course there had to be a war, I said to myself : we couldn't have peace and give this donkey a chance to die before he is

found out. I waited for the earthquake. It came. And it made me reel when it did come. He was actually gazetted to a captaincy in a marching regiment! Better men grow old and gray in the service before they climb to a sublimity like that. And who could even have foreseen that they would go and put such a load of responsibility on such green and inadequate shoulders? I could just barely have stood it if they had made him a cornet; but a captain—think of it! I thought my hair would turn white.

Consider what I did—I who so loved repose and inaction. I said to myself, I am responsible to the country for this, and I must go along with him and protect the country against him as far as I can. So I took my poor little capital that I had saved up through years of work and grinding economy, and went with a sigh and bought a cornetcy in his regiment, and away we went to the field.

And there—oh dear, it was awful. Blunders?—why, he never did anything but blunder. But, you see, nobody was in the fellow's secret—everybody had him focussed wrong, and necessarily misinterpreted his performance every time—consequently they took his idiotic blunders for inspirations of genius; they did, honestly! His mildest blunders were enough to make a man in his right mind cry; and they did make me cry—and rage and rave too, privately. And the thing that kept me always in a sweat of apprehension was the fact that every fresh blunder he made increased the lustre of his reputation! I kept saying to myself, he'll get so high, that when discovery does finally come, it will be like the sun falling out of the sky.

He went right along up, from grade to grade, over the dead bodies of his superiors, until at last, in the hottest moment of the battle of * * * * down went our colonel, and my heart jumped into my mouth, for Scoresby was next in rank! Now for it, said I; we'll all land in Sheol in ten minutes, sure.

The battle was awfully hot; the allies were steadily giving way all over the field. Our regiment occupied a position that was vital; a blunder now must be destruc-

tion. At this crucial moment, what does this immortal fool do but detach the regiment from its place and order a charge over a neighboring hill where there wasn't a suggestion of an enemy! "There you go!" I said to myself; "this is the end at last."

And away we did go, and were over the shoulder of the hill before the insane movement could be discovered and stopped. And what did we find? An entire and unsuspected Russian army in reserve! And what happened? We were eaten up? That is necessarily what would have happened in ninety-nine cases out of a hundred. But no, those Russians argued that no single regiment would come browsing around there at such a time. It must be the entire English army, and that the sly Russian game was detected and blocked; so they turned tail, and away they went, pell-mell, over the hill and down into the field, in wild confusion, and we after them; they themselves broke the solid Russian center in the field, and tore through, and in no time there was the most tremendous rout you ever saw, and the defeat of the allies was turned into a sweeping and splendid victory! Marshal Canrobert looked on, dizzy with astonishment, admiration, and delight; and sent right off for Scoresby, and hugged him, and decorated him on the field, in presence of all the armies!

And what was Scoresby's blunder that time? Merely the mistaking his right hand for his left—that was all. An order had come to him to fall back and support our right; and instead, he fell forward and went over the hill to the left. But the name he won that day as a marvellous military genius filled the world with his glory, and that glory will never fade while history books last.

He is just as good and sweet and lovable and unpretending as a man can be, but he doesn't know enough to come in when it rains. Now that is absolutely true. He is the supremest ass in the universe; and until half an hour ago nobody knew it but himself and me. He has been pursued, day by day and year by year, by a most phenomenal and astonishing luckiness. He has been a shining soldier in all our wars for a generation; he has littered his whole military life with blunders, and yet has

never committed one that didn't make him a knight or a baronet or a lord or something. Look at his breast; why, he is just clothed in domestic and foreign decorations. Well, sir, every one of them is the record of some shouting stupidity or other; and taken together they are proof that the very best thing in all this world that can befall a man is to be born lucky. I say again, as I said at the banquet, Scoresby's an absolute fool.

CHANCE FACTORS.

"The hero cannot win save for the forethought, courage and capacity of countless other men."

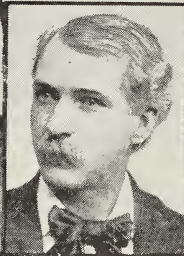
—*Vice-President Roosevelt.*



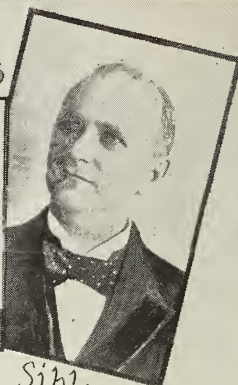
Chances in Politics



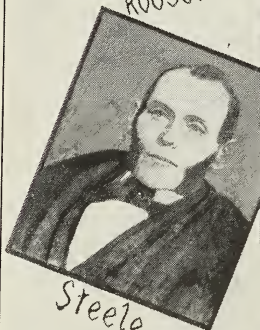
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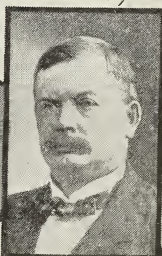
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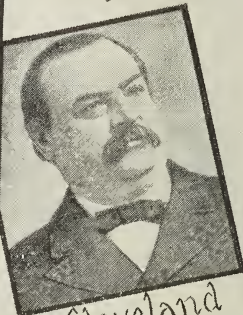
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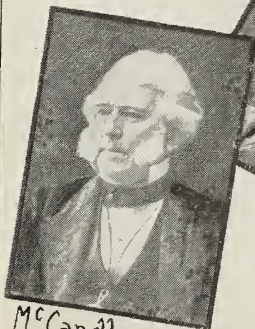
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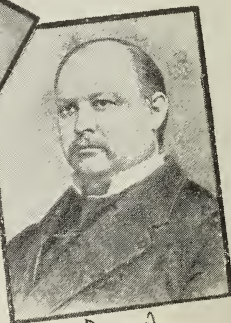
Cleveland



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Dalzell



Reed

Chances in Politics.

"Ye Office-Seeker" the Toy of Circumstance.

Chances in Politics ❄

IF there be anything in this uncertain world more uncertain than Politics those who have played the game to the limit have not disclosed it. The average candidate must take the numerous chances of the caucus, of the nomination and of the election—of the fickleness of the public, of the party kicker, of the stay at home voter, of the voter who is "out for the stuff," of the repeater, of the purchasable election board, of the broken promises that strew the highway of politics, of the eleventh hour charges of the opposition, of the weather, etc.; surely enough to keep voter and candidate guessing until the Ballot Boxes are sealed, and even then the seal may be broken by the fraud charges. Party policies are subject to violent vicissitudes. Wm. McKinley, who has been twice elected President on a "Gold Standard Platform," was, not many years ago, a more radical Silverite than W. J. Bryan, and the Republican party, which has been for 30 years a Tariff party, according to Henry Watterson will be compelled by force of circumstances and territorial acquisitions to become a Free Trade party, and Democratic Kentucky will plead in trumpet tones for a High Tariff!

Senator Quay's Chances.

"You're the king of all the 'get-theres';
You're the great and only Quay."

—Tom Ochiltree.

It has been said with much truth of Rothschild that he was "the King of Bankers and the Banker of Kings,"

and with more truth it might be said in the same vein, that Matthew Stanley Quay is the king of political strategists and "the" top notch strategist among political kings.

It would be no easy task to name another man in public life to-day, who has more frequently or more successfully, against tremendous odds, run the gauntlet of political chances than Hon. M. S. Quay, of Pennsylvania. Imagine the veteran senator starting out in 1853 from the back woods of Beaver County, on his famous Southern lecture tour on Astronomy, and drifting along according to his opportunities by easy stages to the law office of Sterrett and Penny, thence to a military appointment under Governor Curtin, thence to the forefront in battle at Fredericksburg, where he was brevetted for bravery, thence to journalism as partner of Jas. Rutan in the Beaver Argus. Thence to the Legislature, where he ran in 1865 as a Curtin candidate for Speaker, and met his first defeat. Had he been the Cameron candidate for Speaker, things would have been different. His poverty urged him to resign the office of Secretary of the Commonwealth for the Recordership of Philadelphia, but this incident threw him into new political associations, which materially helped him later. He intended to be a candidate for United States Senator in 1881 instead of Harry Oliver, but discovered something and let Mr. Oliver take the chances. If the "Insurgents" in 1883 had not been so hasty in dividing up Senator Quay's political garments, Quay being then tired of politics, and believing he had consumption, would have resigned and gone to Florida for his health. But the Republican rebels wanted war, while Quay wanted "peace in the family." If Wanamaker and Tom Dolan had not backed Delamater Magee would not have bolted for Pattison, and many things would have been different. If Flinn had not projected a "Greater Pittsburg" Bill to give new pastures to the political Bovines, and had not led into insurrectionary paths, Hastings, McCormick and Porter against Penrose, Quay would have quietly retired, and Hastings and Magee would have become without a struggle, United States Senators. If the Combiners

had not waved the red rag at the Stalwart Republican Bull so persistently, Flinn would have been Governor to-day. If Quay had not taken up the chairmanship fight against Gilkerson, the Insurgents had Leach whipped. If the Insurgents had not indulged in indiscreet talk about the memorandum of agreement by and between "the regulars and the irregulars," there would have been no "Insurgent" movement between 1895 and 1901. If Penrose had not been turned down by Quay's enemies, and in such a way as to compel him to take up Penrose's cause, the latter would not have been a United States Senatorial candidate, and Wanamaker's path would have been on Easy street. If the People's Bank of Philadelphia had not unexpectedly failed, Barlow, who was District Attorney Graham's assistant, would not have had access to the "Red Book" and other supposed important data. If Graham had not been turned down as an aspirant for the United States Senate, there would likely have been no political crisis and no Quay trial. Had Flinn not declared that the Republican party could not afford to nominate for United States Senator a man under indictment, and when the Senator was acquitted ignored his own test and continued his opposition, the anti-Quay forces would not now be in the "last ditch." If Biddle, the trial judge, had been less impartial, or a less adroit attorney than "Al." Shields been retained for the defense, things might have been different, as public clamor ran high against the Senator. Had Charley Stone defeated W. A. Stone for Governor, Quay's chances for re-election would have been perceptibly diminished. If Sibley had been defeated for Congress by Emery, enough legislators from the oil region would have been carried over to the Anti-Quay camp to have defeated Marshall for speaker, and with his defeat the large "bar'l" promised by what Penrose calls "freak millionaires," would have been promptly tapped against Quay, and the Senator's pathway would have been very rocky. Had Senator Magee not been ill, he would not have left the opposition details to political amateurs. If Flinn had taken _____'s suggestion as to Lancaster, York and Westmoreland County matters, instead of leav-

ing the fine work to "Archy," Marshall would likely have been short "three or four votes." If "Archy" had known half as much about McTighe's intentions as Hays, McCallin or Bigelow, Marshall would have been minus that one very necessary vote. If Stone or his Cabinet had been less loyal, or Thompson's illness more pronounced, or had Quay not opportunely discovered that there were twelve Benedict Arnolds in his camp, pledged to both sides, or if—but why enumerate, when Quay's career from the Beaver Prothonotaryship to his latest triumph in the Senatorial contest is but one long series of chances, always exciting, often snatching victory from defeat. He taught the later school of Pennsylvania politicians all they knew, without telling them all he knew. He easily in every encounter at the critical moment showed himself an easy master of the game of politics. As a seizer of opportunities, he has hardly a peer anywhere, and as a local poet, slightly paraphrased, hath it—

Alexander was a crackerjack and Xerxes was a peach,
And Hannibal was once the only pebble on the beach;
King Frederick and Napoleon took the pastry in their day,
But in collaring opportunities, they're all eclipsed by Quay.

It is rather a singular coincidence that while Senators Hanna and Quay are such political "opposites," that the turning point in the senatorial career of both, depended in the final pinch on one vote—Griffith in Hanna's case and McTighe in Quay's case, neither of whom were elected for Senators Hanna or Quay.

President Buchanan's Lucky Escape.

The following is told of the old Pub. Func., and sometime President of the United States, James Buchanan, and shows how narrowly he escaped from being mixed up in a case of scan. mag. that had a tragic ending.

Buchanan, when he was Minister to England—before his election as President—had with him, as Secretary of the Legation, Gen. Sickles. Sickles' wife was a crazy-headed, undisciplined, merry American girl, who was made a good deal of by Buchanan. When Buchanan was elected to the Presidency, Sickles came to Washington and Mr. Buchanan still continued in his intimate relations with the family. It will be remembered that

the old Sickles mansion is on one side of Lafayette Park—the park that fronts upon the White House grounds. President Buchanan was very fond of buckwheat cakes. The day before Sickles shot Key, Mrs. Sickles went over to the White House to invite President Buchanan to come over to breakfast with her. She told Buchanan that she had received some very fine buckwheat from Pennsylvania, and if he would come over to breakfast with her he might have some of his favorite cakes. Mr. Buchanan said he would; that is to say, that he could then see no reason why he should not. He had never heard of the scandal about her and Key, which was then the leading topic in Washington. After Mrs. Sickles had gone Mr. Buchanan spoke to Miss Harriet Lane, who is now Mrs. Johnson, of Baltimore, about it. She said: "Mr. Buchanan, I would not go to that breakfast." He asked "Why?" She said: "I would not like to explain the reason." Her little word, or suggestion, made such an impression upon Mr. Buchanan that he staid away. Afterward Mr. Buchanan said: "My God, what an escape! If I had gone to that breakfast that morning I would have gone down to posterity as one of her lovers. I would have been involved in that scandal, and God himself could not have saved my reputation."

Stephen Grover Cleveland—A Creature of Opportunity.

Grover has the highest claim on the "Political Horseshoe."

"Early or late, the falling rain
Arrived in time to swell his grain;
Stream could not so perversely wind,
But corn of Guy's was there to grind;
The siroc found it on its way,
To speed his sails, to dry his hay;
And the world's sun seemed to rise,
To drudge all day for Guy the wise."

—Emerson.

Ex-President Cleveland was born at Caldwell, N. J., March 18, 1837, and was christened Stephen Grover Cleveland. His parents moved to Fayetteville, Onondago County, N. Y., where for eleven years they had a hard time to get along. Grover's education was very limited. He got a job in a store at fifty dollars a year, but his father dying left the family in sore straits. Sympathizing friends purchased a small house at Holland

Patent for the widow and children. Grover next got a job as assistant teacher and clerk in an Institution for the Blind in New York City. The pay was poor and Grover decided to take Horace Greeley's advice and "go west." Here was a turning point in his career. With \$25 borrowed money he started for Cleveland, Ohio. While en route he decided to stop over at Buffalo to look up an uncle—L. J. Allen, who lived at Blackrock, a suburb of that city. Grover made a favorable impression on "Uncle Allen," who induced him to stay and soon after got him a job in the law office of Rogers & Brown. He got no pay for three months but after that got \$4 a week. Half of this kept him at a cheap inn, near the Canal, and the other half he sent to his mother. In 1859 he was admitted to the bar, drifted into politics and ran for District Attorney, but was badly defeated and was very much depressed over it. Next year he went into the law partnership under the firm name of appointed sheriff of Erie County, and when his term expired he was associated in the law business with L. K. Bass and Wilson Bissell. In 1881, a chance Reform issue was sprung in Buffalo and Cleveland was elected Mayor, without either record or prospectus—pure pot luck. He played reform and vetoed a street-cleaning ordinance, which made him suddenly popular. His fame spread and landed him in the Governor's chair at Albany. There was nothing dazzling about his speech or manner—quite ordinary, was the general verdict, but he just seemed "to hit things" and a dozen times in his career as Governor or Mayor had he taken an opposite course he would likely never have been heard of for President. By chance he took the successful course and friends and enemies alike said "it was just his luck."

When the Democratic National Convention met there were scores of able men,—McDonald, Hendricks, Bayard, Tilden, Thurman and others, of National fame and achievement—who were more likely to get a nomination than Cleveland. He had no experience or platform—had even abandoned a great profession—the Law—to become a sheriff—a mere fee-getter and hangman—a stranger to most of the leaders of his own party and the

public men of that day. And yet this was the man selected by the Democratic party for President. In many respects his career was more dramatic and unexpected than Napoleon's. He was elected. He tried it again later and was defeated. Here is a story which accounts for his change in luck in part:

"Cleveland's defeat in 1888 was made possible by the failure of a projected dinner party," said a prominent New York politician at the Auditorium one day last week. "The circumstances were these: It was about the middle of the campaign—the hottest the country has known—and the shrewdest politicians, irrespective of party, were unable to even guess at the result. Everything was uncertain and everybody was perplexed. One thing was evident, and that was that the party or candidate that could carry New York would win. Now, New York Democrats were divided. In their ranks were many who favored the tariff doctrine of limited protection as advocated by the late Samuel J. Randall, one of the most influential if not positively the very foremost Democrat of the East. With these protection Democrats the word of S. J. Randall was as gospel. He could have led them pretty much where he chose. Smith Weed and other big New York Democrats who favored protection would follow Randall's advice where any other man's counsel would be ignored. It was most desirable to get the warm, earnest support of the Randall Democrats in order to insure Cleveland's election.

"But Randall had a grievance. He had been ill-treated, as he thought, by Henry Watterson, of the Louisville Courier-Journal, the author of the free trade plank in the St. Louis platform and the confidential friend and adviser of the President. Randall felt hurt, not only politically, but personally, and it looked to men who had no personal interest in the matter that this disagreement was working to the injury of the Democratic harmony. It was decided that something must be done to harmonize these discordant elements or all hope of carrying New York would be vain.

"The opportunity sought came one evening about a month before the election. Washington was filled with

politicians and among them were Randall and Watterson. At Chamberlain's one night the talk turned on the Randall-Watterson difficulty. Watterson was in the party when this was going on. He said he was more than willing to be friends with Randall if the latter was satisfied, but he would not consent to be the first to make overtures of peace.

"'Would you meet him at a dinner to which you both would be invited by a mutual friend?' asked Congressman W. C. Stahlnecker, of New York.

"'I would,' replied Watterson.

"'I'll arrange for the dinner now and will begin by inviting Randall,' said Stahlnecker, who at once took a cab and drove to Randall's residence. The Pennsylvania leader met the New York man in the reception-room.

"'I came over to ask you if you will make one of a party at a little dinner some evening this week,' said Stahlnecker to Randall.

"'Most certainly; I shall be delighted,' replied Randall.

"'But, Mr. Randall, there may be some gentlemen there with whom you may disagree on the tariff question,' said Mr. Stahlnecker in an effort to sound his proposed guest on the important point in the case.

"'Who is it to be?' asked Randall, at once wary and suspicious that some trap was being laid for him.

"'I can't say just now, Mr. Randall,' replied Stahlnecker. 'I can assure you that they will be all gentlemen and that the only criticism of them will be that their views and yours on the tariff are divergent. It will be no harm to discuss even the tariff over a good dinner.'

"'Well, I'll go, but I must know beforehand whom I am to meet,' said Mr. Randall. Stahlnecker was elated with his success. He jumped into his cab and drove back to Chamberlain's. He told Mr. Watterson that Randall would come to the dinner. Other leading Democrats were wanted at the feast of reconciliation. Among the men who were that night invited to the dinner was President Cleveland, and he accepted. The date of the dinner was fixed for two evenings later. All

seemed bright for harmony, and Stahlnecker and the others were happy.

"The next day Moses Handy went on the floor of the house and sought Stahlnecker. 'I want to know about that dinner party you asked Randall to last night,' he said. 'How did you hear about it?' queried Stahlnecker. 'I was in the drawing-room when you called and could not help overhearing you. I do not think Randall will come. In fact, he as much as told me that he would not. He thinks that Watterson will be there, and while he has no objection to harmony in politics he feels too sore just now to meet Watterson and agree to preserve the amenities that should govern gentlemen at dinner.'

"It was just as Handy said. Randall revoked his acceptance of the invitation. The dinner was declared off. The guests were notified of the failure of the project and Stahlnecker and the would-be peacemakers drowned their chagrin and disappointment in many bottles at Chamberlain's. The feud continued till after the election and Cleveland did not carry New York. The rest is history."

* * *

It seems that Mr. Cleveland when a young man, was extremely hard up. While in that condition he borrowed \$—— from the Hon. Ingham Townsend, of Floyd, Oneida County, N. Y. A good many years afterwards (January 23, 1867) he repaid it and sent the following letter :

"I am now in condition to pay my note which you hold given for money borrowed some years ago. I suppose I might have paid it long before, but I have never thought you were in need of it and I had other purposes for my money. I have forgotten the date of the note. If you will send me it I will mail you the principal and interest. The loan you made me was my start in life, and I shall always preserve the note as an interesting reminder of your kindness. Let me hear from you soon. With many kind wishes to Mrs. Townsend and your family, I am yours, very respectfully,

"Grover Cleveland."

Mr. Townsend died at Floyd, in March, 1883, living long enough to see the recipient of his bounty elected Governor of New York. Mr. Townsend was then 81 years old and had befriended many young men. When he gave Cleveland the loan he says he told him "he need never return it, but that if he should ever meet a young

man as needy as he (Cleveland) himself had been to turn the money over to him, should he have it to spare." The most singular thing about this is that Cleveland never found another poor man who needed such an emergency loan.

* * *

A Pittsburg sporting man, with whom I have talked, presented quite a curious and interesting view of this matter.

"You see," he said, "it is just this way. There is hardly a man on the turf—hardly a betting man or all-round gambler in this country—who is not superstitious. They all believe in signs, omens and predictions. They carry rabbit's feet and lucky pennies in their pockets. They give money to the first beggar woman they meet after breakfast; and never bet on a horse race if they meet a funeral on the way to the race track; unless they can find a black courser or a horse with a negro rider. They have faith in all this sort of thing. They believe in luck.

"Now, it is Cleveland's luck that catches them. That's the secret! They are superstitious. Cleveland has a reputation for luck. There are plenty of instances of it, and the sporting men have become impressed. They look upon Cleveland as a sort of mascot. Their profession teaches them to trust to luck, and those who thoroughly believe that Cleveland is lucky would bank in face of an unsatisfactory canvass. So these men have no private and reliable information for their guidance. Well, it is astonishing how many people believe in Cleveland's luck. Now and then I have heard statesmen of the other party declare despondently that they did not have an even chance, while contending against Cleveland's luck!"

One of the Democratic members has hung a lucky horseshoe over one of the doors of the House, near the Speaker's lobby. To be sure that the luck should strike in the right direction, the shoe was bound with strips torn from a bandana. A little steel horse shoe hangs in the brass bracket in Mr. Randall's Committee Room.

When Mr. Cleveland first went to Washington as President in 1885, he was supposed to be worth about \$30,000, accumulated through his law practice in Albany. While Governor he saved nothing and when elected to the Presidency the first time he was actually so cramped for ready cash that he was obliged to borrow \$1,200 on a note he gave a friend in Albany to see him to the White House. It was not until he had been president two months that he paid the note, with interest.

Then times changed and the "Man of Destiny" began to accumulate money. His first fortunate investment was in Red Top, a Washington suburb, and, while he did not buy the place as an investment, it turned out to be an excellent venture, as he cleared over \$80,000 on it.

During his term as President, Mr. Cleveland, it is said, saved about \$50,000 from his salary, which, added to the \$30,000 he had when he became president and the \$80,000 he made on Red Top, brought his fortune up to \$160,000. After leaving the White House he became a partner in a law firm, at a salary of \$25,000 a year. But this sum did not really represent what he made from his law practice, for he was appointed referee in several cases where the fees were large. From his law practice he cleared not less than \$35,000 a year and during his residence in New York his expenses never reached half that amount annually, even when he lived on Madison Avenue, or later when he moved to Fifty-first street. It may, therefore, be safely said that Mr. Cleveland saved \$60,000 from his law practice alone during his four years' residence in New York, which would bring his fortune up to \$220,000.

But he had other sources of income in addition to his law practice, although he did not speculate to the extent he was credited with doing. He was identified with William C. Whitney in various deals for small amounts, and is said to have invested \$50,000 in Chicago Gas, which has paid him well, and into which he went through the advice of his friend, E. C. Benedict. He is said to have made some fortunate investments later in North-

ern Pacific, acting on the advice of Henry Villard. It is estimated that altogether his holdings in Chicago Gas, electric and street railways and Northern Pacific, aggregate close to \$300,000, and that altogether ex-President Cleveland is worth \$450,000 at least. It was mainly the result of lucky acquaintance, as in business matters he was negligent of small details. When he was a resident of New York he was assessed as having \$5,000 in personal property and taxed \$92.50. He did not pay his taxes promptly that year, and when he came to settle, January 11, the Tammany Government charged him \$185, part of this extra for his delinquency.

Governor W. A. Stone as a Chance Seizer.

Governor Stone's career is a striking illustration of the saying of Lord Beaconsfield that "Opportunity comes to every one sooner or later, but it is only those who are ready to seize it when it comes, who achieve any great human success." Let the ordinary student of causes and consequences try to reconcile on other than the doctrine of chances the congeries of chance factors that cluster around and interlace at every move in the career of Col. Stone in his noted contest years ago for United States Attorney for the Western District of Pennsylvania, and he will likely find himself agreeing with Shakespeare that "there are more things twixt heaven and earth than are dreamt of in your philosophy, Horatio."

In his contest for United States Attorney alone there were half a dozen, more or less, "occurrences" which, had they "occurred" otherwise, would have changed the whole current of Pennsylvania Republican politics and not unlikely the politics of the United States. It can be readily conceded that Gov. Stone is a man of marked ability, but there have been other men of marked ability since his phenomenal career began, but precious few of them became governors of great Commonwealths. In the juvenile histories of the United States, it is said that every youth has a chance for the Presidency. On an average only twenty-four Presidents are elected every one hundred years out of a population rising 77,-

000,000. As a matter of fact the youth who does not buy pools on his Presidential chances, saves time and money. Let me consider for a moment the evident chance factors in the turning points in Stone's career:

1. His mother's influence in diverting his ambition towards a wider field of activity, at Pittsburg, Pa.

2. Prof. Allen's lecture at the Tioga County Teachers' Institute, on the Possibilities of Young Men in America, was quite a factor directing and stimulating his ambition.

3. His army experience made him acquaintances and helped him politically.

4. His chance acquaintance with Col. Bayne put him in line for the congressional succession in the Allegheny District.

5. His acquaintance with W. H. McCreery put him in touch with large and eventually profitable business interests.

6. His farm experience helped him considerably as a campaigner in a congressional district largely agricultural.

7. His temperament and freedom from resentments made him friends in the camp of his enemies.

8. His proposed law partnership with S. McCandless, which was cancelled by the unexpected death of Judge Ketchum, was no small factor in determining future turning points in his career.

9. His success in the Congressional contest against Shiras made him a prime favorite with the dominant faction in the Republican party.

10. His law partnership with Justice W. P. Potter was a lucky factor in helping to make an almost ideal legal combination.

11. His appointment as United States Attorney for the Western District of Pennsylvania must be taken as the great turning point in his career which led to his future successes, and this appointment was the result of the break in the Oliver Senatorial deadlock and the unexpected selection of Senator Mitchell, of Tioga, as United States Senator. Had Oliver succeeded, another candidate for United States Attorney was slated, but

the election of the Tioga Senator clearly paved the way for the Tioga candidate for the United States Attorneyship.

12. President Hays election was a chance. The result of the 8 to 7 Electoral Commission verdict was uncertain until it was declared and had Roscoe Conkling made the speech he prepared in Tilden's interest, Rutherford B. Hayes would, in all human probability, not have been President.

13. The rash chance remark made by District Attorney McCormick to a United States jury aroused antagonisms which undoubtedly sent a large cargo of District Attorney "grist" to Stone's mill. All this without Stone lifting a finger.

14. Senator Mitchell's election as United States Senator was an eleventh hour compromise, the merest afterthought and never contemplated for an instant in the earlier stages of the contest.

15. Gov. Tom Young, of Ohio, who, it is said, gave President Hayes the "Stone tip," was himself a political accident. He was Lieutenant Governor under Gov. Hayes, and with Hayes' elevation to the Presidency, Young became Governor of Ohio. By a strange coincidence this same Gov. Young hailed originally from "Tioga," which was also the camping ground of Stone and Mitchell.

Now what had Stone to do with Young's election as Lieutenant-Governor of Ohio or McCormick's impulsive, angry "break," or the deadlock which knocked out Oliver and elected Mitchell, or the abandonment at the eleventh hour of Conkling's design to make a legal argument against Hayes' Presidential claims, and had either of these events gone the other way as seemed at the time most likely, would W. A. Stone have been District Attorney, and without the District Attorneyship, would he likely have been Governor, and without the Governorship would he now be a Presidential possibility? When the occasion arrived in every step of the wonderful career of W. A. Stone, he was ready "at the garden gate." While he would doubtless under most ordinary circumstances have made his mark in war, law or poli-

tics, it is still true that he owes his present eminence in the political world very largely to chance conditions, environment and circumstances, which in the very nature of things he could not have brought about or controlled.

He was a master hand at seizing opportunities which most men would have failed to turn to account,

Director Brown's Chances.

Joe Brown, the present Director of the Department of Public Safety, Pittsburg, is an illustration how easy it is to drift into wealth and position "when the tide runs your way." Originally a laborer he wheeled ashes at the Natrona Salt Works for a dollar a day. But he was ambitious and not disposed to jostle opportunities out of his path. He studied hard in the evenings after his daily toil and became sufficiently proficient to secure a position as teacher at Tarentum and at another period at Cincinnati. He was known even then as "the hustler from Bull Creek." He was related to Jacob H. Walters, who could sing psalms and play politics better than most men of his day. He was also related to B. F. ("Doc.") Kennedy, who was a "past master" in political ways and means." Brown's disposition was to continue "to teach the young idea how to shoot," but Kennedy and Walters painted the political sky so brightly that he was persuaded in 1873 to turn in and hustle for Joe Ross as Prothonotary, with Kennedy in regal line for the succession. The plan succeeded and Kennedy made Brown his chief clerk with dynastic right of succession. He was proficient in his official duties, and realized in politics that "an ounce of honey will catch more flies than a barrel of vinegar." About this time C. L. Magee, the local Boss, was looking about for political timber to make a good Public Safety Director under the new charter and he selected Brown as the man and Joe has been living in a "Safety Palace" ever since. But for the circumstances of his relationship to Walters and Kennedy and the election of the latter as Prothonotary, Brown might still be teaching the urchins the 3 R's up in the Bull Skin district.

Junction R. R. Chances in Pennsylvania.

The Junction Railroad period in Pittsburg Councils will pass into history as the high water mark boodle period. Said Attorney Erskine one day to Messrs. Ruhlandt, Gearing, Conner and Bradley, South Side Councilmen, "Well, I suppose you are all satisfied with your share." "What share?" quoth Bradley. "Why, there was \$25,000 in cash and — in bonds set aside for you people." But quoth Bradley getting hotter, "we never got a cent." Erskine: "But it was given to — for you." Bradley: "Your ordinance got our four votes and the other fellow got the money and kept it too. Furthermore, if we had known that — favored the ordinance you would never have gotten our votes."

And so it oft happens that the men who do the voting and those who "hold the bag" are not the same men.

C. H. Stolzenback's Chances.

The career of C. H. Stolzenback, of Pittsburg, shows that it is better to miss success at one stage of your career than "to hit the bull's eye." He was a clerk in the City Treasurer's office and had an ambition to be city gauger, and entered the lists against the incumbent, Davy Martin. He had pledges enough to elect, but some of his "pledgers" slipped up and he was defeated by one vote. That settled Stolzenback's political ambition and he entered into the sand business, amassed a fortune and is now prominent in large business and Columbia Bank interests.

Arthur Kennedy's Chances.

For many years Arthur Kennedy had been the State Senator from the Allegheny, Pa., District. It was a Quay district, and Mr. Kennedy held his position through the grace of Quay. While a member of the legislature and a candidate for re-election, he was engaged with Senator Quay in sundry traction deals at New Castle, Pa. The United States Senator and State Senator had some disagreement about sundry land deals connected therewith, and their respective stock interests. Quay thought he was getting the worst of it,

when he precipitated a "coup," much after the fashion of the Carnegie coup against Frick. He called a meeting, had Kennedy deposed, substituted himself in his place and gave Kennedy a check for a trifle over \$50,000, and thus froze the Allegheny Senator clean out of the directorate of the company. Two well defined chance incidents resulted therefrom. First, Kennedy was compelled to withdraw as a State Senatorial candidate, well knowing it was useless to oppose the Quay machine in the district, and in consequence C. Muhlbrunner got the "opportunity" nomination without any effort.

The second result was that Kennedy's mind was diverted to other traction possibilities, notably the South Bend, Ind., traction line on which he made \$350,000 with the actual expenditure of a trifling amount and this great good luck was the direct result of his ouster from the New Castle Railroad and the Senatorship, which looked at the time to be very unpropitious events for Kennedy.

John Dalzell's Chances.

Hon. John Dalzell, the talented Congressman from the Pittsburg, Pa., district, owes his present political eminence to chance. After the defeat of Russel Errett, the local bosses who make and unmake Congressmen, got tired of Republican candidates who could not win in Republican districts, and cast about for a "sure winner." Ed Montooth, a rising attorney, who had made a popular District Attorney, and who was ambitious to be Governor of Pennsylvania, was tendered the nomination. He promptly declined the offer, insisting that with him "it was the Governorship or nothing." The bosses promptly gave him the "nothing" end of it, and Mr. Dalzell, who was known only as a bright corporation attorney, who had made few political antagonisms and stood well with the manufacturers, was then selected. His election in an overwhelming Republican District easily followed. But for Montooth's declination, Dalzell would, in all human probability, be still what Lord Jeffreys would call a "rather thoroughgoing nisi prius lawyer."

Dalzell's opportunity to become United States Senator was thrown away in consequence of his active affiliation with the "Combiners" two years ago and permitting himself to be a "Combine" candidate for United States Senator at a time when a Combine success was not within the range of reasonable probability.

Jos. J. Sibley's Chances.

As Chance involves a more or less wide departure from ordinary rules, a man in public life who has been elected as a Republican Congressman in the same district in which he is serving out his time as a Democratic Congressman, may be fairly considered as high up on the list of the "Children of Chance," who know when "to take occasion by the hand." Aside from this there were other notable chance factors in the career of the Twenty-seventh District Pennsylvania Congressman, to wit:

1. His chance employment as a clerk in the store of Miller & Coon, of Franklin, thus introducing him to General Miller, who was thereafter his "guide, philosopher and friend."
2. His narrow escape from death in the big Chicago fire, which diverted his career Pennsylvania-wards.
3. His accidental discovery of a signal light which has distanced all competition.

Speaker Marshall's Chances.

The election of Speaker Marshall, of the Pennsylvania legislature, January 1, 1901, is a unique illustration of the axiom that "white man is mighty onsartin," and that winners must often take desperate political chances in Pennsylvania. Marshall had the pledges of 112 Republican members, but at roll call twelve of them voted for Kountz, the insurgent candidate for Speaker. As an offset for this unexpected treason five Democrats and one insurgent got into the Quay band wagon unexpectedly at the eleventh hour and gave Marshall the uncomfortably close majority of one. To all appearances the defection of the twelve Republican votes for Marshall destroyed his chances of success. The insurgent boss lacked the essential element of generalship in

not calculating on what the other side was doing. Napoleon says no man is fit to be a general who does not know what the "other side" is doing. It was a series of surprises and uncertainties all around, but the insurgents who had the best plan apparently and twelve times more pledges broken got the biggest surprise in the final round up. The chance factor is well illustrated in these lines by Editor Burgoyne, in the Pittsburgh Leader of January 2, 1901, entitled "Bill Flinn's Lament."

"Things did not look like this
When I began the fight.
I had the help of Dave and Chris
And struggled day and night.
'We'll lick him, Bill,' says Dave,
'We'll lick him,' says Magee.
That's how we felt when Matthew gave
The swat that finished me.

"Farewell, then, public life!
Farewell, applauding mobs!
Farewell, my faithful scalping knife!
Farewell, my deals and jobs!
To Fate I'll have to bow.
The blow I'll have to stand.
Alas! I'm up against it now.
My finish is at hand."

Thos. Steel's Chances.

The creation and perpetuation of the biggest political "syndic" that ever ruled Pennsylvania, was due to a chance incident in the career of "Squire" Tommy Steel, of the Third ward, Pittsburgh. He had been Alderman several terms and was ambitious of higher honors, but was antagonized by a political boss at that day named Eaton, who aspired to be Prothonotary. Seeing that Eaton was the more powerful, the squire became what is known in politics as a "jiner." The merit of this method is best illustrated by a New York Tammany episode. The O'Briens and the O'Gradys got into a fierce battle in — Assembly District for political mastery. In the pinch of the fight, when the O'Grady leader was about to be worsted, he was asked what he would do if vanquished, and he replied, "We must be in it. If we can't bate them we can 'jine' them." So the Third ward squire adopted the "jiner" method which was later adopted by Senator Flinn with great success. It is based on the theory that there is no such

thing as principle in politics and the only practical thing is "to get there, Eli." Mr. Steel was both a "jiner" and a "getter." He was physically small and deformed by nature, but "foxy" to a degree then unknown in politics. So he "jined" the Eaton forces although disliking the man, and the result was the Eaton Brigade became enthusiastic Steel supporters with the further result a little later that Steel became City Controller of Pittsburg and Federal Collector of Customs for the Port of Pittsburg, both which positions gave him new patronage and power. Mr. Steel was related by marriage to a Diamond alley wagon maker, named Bigelow, and to a Wood street hatter, named Magee. Both these relatives had a pair of "likely boys," as Tommy put it once to the writer. Mr. Magee had two aspiring boys, Christopher L. and Frederick M., and Mr. Bigelow had two go ahead boys, Thomas S. and Edward M., and to the fathers of these boys, the astute old squire gave this fatherly advice:—"There is not as much money in wagon making or hat selling as in other things. 'Plant' the boys for a future. Take Fred (Magee) and Tom (Bigelow), reserved, apt, studious boys, and enter them as lawyers. Christopher is more volatile and I can place him in a growing position in the City Treasurer's office and as for Edward—well, let's see—Pittsburg is going to be a great city some of these days, and surveying and engineering will be quite a business." So Edward was duly booked to study geometry and in due time to carry a triangle in City Engineer Dempster's department. I need not tax the reader's patience as to details of how all this "boy planting" was done. It suffices to say that the planting was well done and that Christopher, after a short apprenticeship under City Treasurer Cochran, became City Treasurer himself and thus began his great political career. Fred Magee became a famous lawyer and law maker without being a member of the legislature. He was singularly gifted and successful, but died in his early prime. Tommy Bigelow not long after his admission to the bar was duly planted by the Steel-Magee influence as City Attorney of Pittsburg with all the emoluments, honor and power thereto appertaining.

The office itself paid handsomely in both salary and fees, but it had other possibilities. He made an arrangement, as the Quay-Flinn protocol would say, "for our mutual personal business protection," with the Burns and Reilly Fifth ward, Pittsburg, "combine" and together they projected the West End Passenger Railroad, but had a narrow escape in getting their ordinance through the combine committee over the French-Foley ordinance by one vote. The project proved to be a bewildering success. They made "barls" in dividends and Bigelow incidentally made a barl in Oakland Traction and in 1900 they sold out the West End road to the McMullin "syndicate" for \$5,500,000, and I am informed on competent authority that the total original amount invested in cash was but \$1,500, the rest being in paper which was soon lifted by the enormous profits of the project.

The other brother, Eddie, in due time became Chief of the Department of Public Works, got wealthy on large income and land deals, became a tobacco and sugar plunger with varying success, and finally disregarding the original Steel method of being a "jiner," he attempted to rebel and was signally overthrown and is now plain "Citizen Bigelow," with a monument in Schenley Park as a reminder of what Homer said of Troy—"Ilium fuit."

All these gigantic political and financial forces and combinations are a direct outgrowth and result of the chance political deal made originally with Boss Eaton by "Jiner" Steel.

Senator Flinn—Lucky and Unlucky.

As a politician Hon. W. Flinn, of Pittsburg, for 25 years has had in the language of the sprinters "a good run for his money." But in 1901 he came to that point politically "where the river bends," and several things occurred, as it were, that were not on the original bill of fare. Assemblymen elected in one interest decided at a critical period to go over to the other side. More than ever before it seemed that "promises like pie-crusts were made to be broken." Seeming majorities for this

or that measure or candidate melted away. Magee was ill; Wanamaker tired of things politically; Andrews' persuasive oratory had lost its charm, and Widener's "reserves" failed to materialize, and hitherto enthusiastic pay-roll patriots began to look ahead. Many surprises occurred, and despite all of Flinn's efforts Quay and Marshall were elected and the "Ripper Bill" passed, and to all seeming Flinn and his previous good luck parted company. Will his luck come back—will the tide turn? That depends on many things. To a man of Flinn's forceful caliber many things out of the ordinary are possible, but as he has lately realized, even a forceful man can not "overcome the inevitable." His chances depend not on what he may do or not do so much as on what the other side does or does not. Reform at present is in the air. Appropriations are pared, taxes cut down, and better things in all municipal affairs are promised. Will these promises materialize? "There's the rub." The public is proverbially fickle. Cuts in appropriations may produce deficiencies and higher taxes or more bonds. The promises of purer politics may fade away, and the public at the next annual election may say to the apostles of the new dispensation: "Away with them," and the pay roll will not be slow to follow the commissary wagon. American political history is crowded with instances showing what strange pranks chance plays with political calculations.

* * *

Flinn's change of political luck came about by his change of political policy. So long as he followed the Republican organization and majority of his party he had great luck. When he opposed and antagonized that organization his ill luck began. Despite his early opposition to Quay if he had at an opportune time abandoned that opposition when there was really no ground for hope of success there would have been no retaliatory Quay measures—no drastic politics and no "ripper" legislation. Singular as it may seem his first success as a politician in the Flinn-Knowland campaign, depended on the circumstance of his being a contractor and his later success as a contractor depended on

the circumstance of his being a politician. His first victory over the machine depended on the circumstance whether he could bring as a contractor more employees to the polls than Magee could "political pay rollers." It so happened that the Flinn "pay rollers" were more numerous, and Magee quickly decided that it was cheaper and better politics to combine than to fight and Flinn reached the same conclusion and became a "jiner" and the "jining" of these two bosses constituted for 25 years the "whole thing." Later the untimely death of Magee, the continued opposition of Flinn, and the drastic deposition of Director Bigelow all combined to increase the chances of disaster to the Magee-Flinn combine "which had so long ruled Pittsburg politics," with a "mailed hand."

Harry Oliver's 1901 Political Chances.

Henry W. Oliver's chances for the United States senatorship from Pennsylvania depended primarily on the failure of Senator Quay to command the necessary votes, and the necessary votes seemed to depend by general consent on the election of Marshall for Speaker of the House, and the election of Marshall depended on one vote, but on what did that vote depend? Quite a number of things. In the ancient cosmogony of the universe the earth was made to rest on an elephant, and the elephant rested on a tortoise, but when it came to explaining what the tortoise rested on, no diagrams were furnished. So of the McTighe vote. The fact of Mr. Oliver's great ability and fitness for the position did not enter into the problem at all, as it was worked out. It was entirely contingent on a "job lot" of circumstances over which Mr. Oliver had no control.

Protested Overmuch.

After life's fitful (political) fever,
They sleep well.

If the following distinguished Pennsylvania Republicans had not signed the protest to the United States Senate against the admission of M. S. Quay as United States Senator on the Governor's appointment, there

would not be so many open unmarked political graves in the Pennsylvania Republican cemetery to-day :

D. H. Hastings,
J. B. Henry,
Calvin Wells,
William Sellers,
John Dalzell,
Thomas Hooper,

William Flinn,
W. T. Tilden,
G. F. Huff,
Alvin Markle,
John Wanamaker,
F. M. Riter,

David Martin,
J. H. Converse,
H. C. McCormick,
E. A. Irvin,
J. S. Weller,
J. L. Jones.

Senator Penrose's Chances.

The good luck of one man is often the result of what seems at the time to be ill-luck, but which by the turn of events puts him on the crest of the wave and puts his enemies in the ill-luck class. This is well illustrated in the career of Senator Boies Penrose of Pennsylvania. He was friendly to Senator Quay, who boomed him for mayor of Philadelphia some years ago. Quay having taken Penrose snuff, the whole gang sneezed, from Martin down to the janitors of City Hall. Penrose badges began to appear on the street—a tiny imitation of a quill pen in German silver, and a celluloid rose bud. Then the columns of the newspapers were filled with signature to a statement indorsing the Hon. Bioes Penrose as a candidate for mayor. This was a formidable petition. His standing in society as a club man, and as a lawyer in the office of that democratic swell, S. Davis Page, helped the boom along. Hundreds of the solidest and most respectable men signed the call for Penrose to accept the nomination, and it became as certain as things ever are in politics that the young man who had served Quay so faithfully would be the next mayor. The Reformers began to assail his record. Quay never plays things by halves. He had conceived the idea of stamping out all resentment of the malcontents, and in order to do this he had invaded the Democratic party. It was Quay's idea to have Penrose elected mayor by a majority which would surpass that of Hastings for Governor last November, which was 87,000 in the city.

The McAleer faction was pledged to support Penrose, All apparently was going "merry as a marriage bell." The Republican rebels' attacks became fiercer and the protests louder, and at length it was deemed politic to withdraw Penrose as a candidate. To all seeming he was

now a "has been." The enforced withdrawal of Penrose was designed to punish and humiliate Quay. It had the effect on Quay which anybody knowing him might have expected. He considered the defeat of Penrose as but the entering wedge for his own overthrow and this result reached, he determined to punish his enemies by making Penrose United States Senator, thus giving him more power and patronage than he would have had as mayor. This necessitated a break with Wanamaker and produced a coldness on the part of Martin, Warwick, Porter, Graham, Diston, et al., who saw in the rise of Penrose their own downfall. Durham fell into line with Quay and Penrose. The star of the malcontents perceptibly waned. When after a hot struggle Penrose was elected United States Senator, one by one the "combiners" fell by the wayside, and the active anti-Penrose men were put permanently "out of business," and thus Penrose's apparent ill-luck in his mayoralty candidacy was the cause of great good luck, and Quay and Penrose can now say, Selkirk-like:

"We are monarchs of all we survey,
Our right there are few to dispute;
From the center all round to the rim,
We have made all our enemies mute."

Ex-Prothonotary Bradley's Chances.

Ex-Prothonotary Bradley, of Allegheny county, is a pointed illustration of how easy it is to "get there" when the current is set your way. For years after the war he was a coal miner at West Elizabeth, Pa., and apparently contented with his laborious lot. But his brother-in-law, Philip Hoerr, was elected burgess in old Borough of Birmingham, and business so increased that it was necessary to have a clerk. So Bradley was summoned from the mines with the distinct understanding that his period of service should be limited to one year. At the expiration of his "term" he was drawn into the contest of "Doc" Kennedy for prothonotary, and showed much skill in handling the "raw levies." He still hankered after the bucolic joys of his mountain home, but was induced to accept a clerkship in the prothonotary's office on condition that Prothonotary Kennedy

would inform him if he was not fit for the duties of his position after trial. He has been on trial since 1873, has been councilman, fire commissioner and prothonotary, and has not yet been informed as to his unfitness, and is doing business at the old stand. He is a resident of the Twenty-sixth ward, which has the reputation of turning out a bigger crop of pay-roll patriot statesmen than any other ward in the city, and despite the removal and promotion of many of the old guard the ward still hangs its old-time banner on the outer walls, and the "House of Bradley" is still in power, while the House of Hapsburg and the House of Bismarck have had more than their share of dynastic jolts—and all the result of a chance acquaintance with "Doc" Kennedy.

Wilson McCandless' Chances.

In the early half of the century just closed the Hon. Wilson McCandless was a struggling lawyer in Pittsburg, which was then considered merely a "trading town," with no particularly brilliant prospects. Learned in the law, ambitious, genial, the soul of honor, this little card indicated his profession and his habitat in 1840:

WILSON M'CANDLESS,
Attorney at Law.
Residence—Penn, near Hay street.

Mr. McCandless was a Democrat of the old school and became very much attached to the "Sage of Wheatland," James Buchanan, and attended the Democratic National Convention at Baltimore as a delegate from Allegheny county in the interest of Buchanan for the presidency. Prior to the convention delegates of a number of Southern states met in caucus and decided to oppose Buchanan's candidacy and Mr. McCandless was approached with a view of securing his aid in that connection. Mr. McCandless declined to consider their overtures. A second time he was approached and informed that the 18 delegates from Virginia, representing also most of the Southern states, had authorized the chairman of the Virginia delegation to tender the presi-

dential nomination to Mr. McCandless if he would consent to stand as a candidate, stating that Buchanan would be beaten anyhow. Mr. McCandless thanked the delegation for their kindness, but stated emphatically that his pledge as a delegate for Buchanan did not permit him to be a candidate, and that under no circumstances would he consent to betray his principal, for whom he was duly accredited. This ended the matter so far as Mr. McCandless was concerned and the Southern members, without the aid of Pennsylvania, proceeded to nominate Franklin Pierce, who was elected President of the United States. As a Democratic nomination for the presidency at that time was equivalent to an election Mr. McCandless practically refused the presidency of the United States rather than betray a political trust or prove unfaithful in any way to the candidate in whose interest he was elected.

When Conner's Opportunity Came.

County Delinquent Tax Collector Conner's political rise dates from the time when he managed in a masterly way the Lafayette Hall dual convention in the interests of Register Philip Hoerr. By this flank movement Hoerr got the indorsement of both conventions, and as result Conner was made chief clerk with the right of regal succession to the registership under the dynastic conditions then prevailing. Mr. Conner was originally a "glass packer" at Bryce's factory, South Side, but no glass house could hold down a man of his political ability, and as a result he has been "packing green-backs" in various official positions for the past twenty years, and is not done yet.

J. Sloat Fassett's "No. 13."

"The 13th is my lucky day," said Collector of the Port J. Sloat Fassett yesterday morning. "I was born on the 13th, married on the 13th, my first boy was born on the 13th, to-day is the 13th, and I hope to die on the 13th."

It was thirteen minutes to eleven o'clock, and Mr. Fassett had just been saluted as Mr. Collector, by Colonel Ehrhardt, who smiled as he shook his successor's

hand and waved him toward the big chair at the collector's desk. A few moments before a messenger boy had entered the room and handed a telegram to Colonel Ehrhardt. It was dated Washington, D. C., August 13th, and was addressed to Collector of Customs. It read:—Bond is affirmed. Commission forwarded to-day.—A. R. Nettleton, Acting Secretary of the Treasury.

How a Great Statesman Missed Being a Soldier.

Young Allan G. Thurman was nominated for a West Point cadetship, but Mr. Creighton's unlooked for appointment to the Bench caused him to resign his seat in Congress, when the Governor of Ohio, disgusted with delays, appointed another young man in Allan Thurman's place, and I guess, he was not destined to be a soldier.

Chillicothe, O., Dec. 13, 1829.—Mr. Creighton—Dear Sir: I wished to have spoken to you before your departure for the city, but was prevented. I wish you would take the trouble to see if there is any possibility of getting my boy to West Point. Your letter last year to Mr. Mulenburg got him on the list of cadets and the secretary of war sent me the certificate, and I have heard nothing more or less about it since. Please to use your influence to get him in next spring, and let me hear from you whenever you will know how it will go, as I wish some time to get things ready if he should be received. Your compliance will much oblige. Yours, etc.,

PLEASANT THURMAN.

Chances of Honest Elections in Pennsylvania.

"It's something like fulfilling prophecies
Where all the first families get all the good offices."

—Hosea Biglow.

If a real good citizen in these United States wants an office, what are his chances to get there? If you were going to buy pools on it? 16 to 1—rather 50 to 1 against him. If he sets up a convention what are the chances that the other fellow will not "set em up"?—20 to 1. If he runs before the people what are the chances

that the other fellow will have somebody throw dirt and kill off the good man by the chance remark within hearing of a Reporter on an opposition paper: "Say, is not this man Jones the same man who was convicted of burglary up in Posey County—last year—sure," and the people as of old may say "Away with him."

Quorum Chances.

Senator Proctor has been preaching the gospel of imperialism in Vermont, in opposition to the teachings of his wiser colleague, and as a consequence on Friday, when a third of the House of Representatives had gone home and the Senate lacked a quorum, a resolution was adopted in both branches favoring the retention of the Philippines. This is evidently the kind of representation that doesn't represent.—Boston Transcript.

* * *

Harrisburg, Pa., May 5, 1893.

Chairman Talbot's Election Committee will, next week, receive from the sub-committee on the Forrest-Franklin contest, in Lancaster County, a report unseating Representative Forrest and declaring ex-Representative Franklin elected by a majority of two votes.

The report states that, after deducting 47 illegal votes cast for Forrest and 3 illegal votes received by Franklin, their respective votes aggregated 3,479 for Forrest and 3,481 for Franklin.

"The uncontradicted evidence," according to the report, "is that, on the morning of election day Fred S. Pyfer called upon Ellis Suydam at his house and entered into an arrangement with Suydam by which the latter was to procure all the Republican voters he could to vote for Mr. Forrest, and Suydam was to pay those voters not more than \$1 each for their votes. They were to be sent, after voting, to Pyfer, who was to be paymaster."

Suydam testified: "Every man I voted I took to him (Pyfer), and he paid him \$1 for voting for Mr. Forrest, I could not tell how many votes of this kind I got, it was so many. He wanted me to handle the money, but

I told him I did not want it. I said: 'You do the paying and I will fetch them in.' He said: 'I will make it good with you.'” Pyfer was at the hearing and heard Suydam's testimony, but was not called to the witness stand. The report continues:

“The testimony shows that the following persons had been paid for their votes, which were cast for Mr. Forrest: * * * *

The illegality of the other votes deducted by the subcommittee was on account of non-residence or non-payment of tax.

What were the chances of an honest candidate in such a shuffle?

Col. J. M. Guffey's Chances.

Hon. J. M. Guffey's wonderful success as a politician, like his phenomenal success as an oil producer, was due in a large measure to certain chance incidents and occurrences not of his making and of which he promptly availed himself. Mr. Guffey's accepted leadership of the Pennsylvania Democracy was owing to Hon. W. F. Harrity's political mistake in standing out with the “Cleveland contingent,” thus putting himself out of line with the Bryan party which controlled the party organizations. Mr. Guffey's political ability might have given him prominence as a local leader in Pittsburg, but his successful contest for National Committeeman was clearly the result of Harrity's political blunder, with which clearly Mr. Guffey's ability or efforts had nothing whatever to do. His success in climbing the ladder as Producer and as Politician, clearly entitle him to a “reserved front seat” among the “lucky fellows.”

Salmon P. Chase's Chances.

As to the quarrels of 1864 over Chase's determination to secure the appointment of Maunsell B. Field (as the successor of Mr. Cisco) to the Sub-Treasury in Washington, and which Chase made the occasion of resigning from the Cabinet, well-informed persons know that this Field disappointment was seized as a mere pretext for escaping from a position which had become

irksome. The friends of Chase had for many months been plotting, with his consent, to make him the Republican candidate for President in 1864 instead of Lincoln. This disturbed Lincoln, and he cooled toward Chase, and was willing to annoy him. Seward, who, as Chase knew, had more influence with the President than he had, now warmed afresh to Lincoln. The issue was made up. The battle was fought over the trivial question whether Field should succeed Cisco, and Chase was beaten. He resigned, and very likely to his surprise, his resignation was promptly accepted. He retired moodily to Ohio. The sky began to be murky during the Presidential contest, and Lincoln became frightened. At the most opportune moment, a month before the election, Chief Justice Taney died; and although Mr. Stanton, with whom Mr. Lincoln was now on terms of extreme intimacy, greatly desired the office, while an outside effort was made to secure it for Mr. Evarts, the President immediately tendered it to Mr. Chase, who at once withdrew his opposition to Lincoln's election, and was formally nominated on the meeting of Congress. This prevented an open rupture and secured Lincoln's election in November.

Furman Sheppard's Chances.

In 1877, Furman Sheppard, Esq., of Philadelphia, missed an election to the Supreme Court of Pennsylvania in this way. He had a majority of delegates to the Pennsylvania Democratic State Convention, but the Trunkey Delegates got up a row over the poll call and in the meantime got three Sheppard delegates drunk and this gave the nomination to Trunkey who was nominated and elected. By the same incident D. O. Barr, Esq., lost the nomination, as he and Sheppard were pulling together. Jake Zeigler was master of ceremonies.

Comptroller Eckles' Chances.

Comptroller of the Currency Eckles owed his nomination to a speech on the silver question, made before the Iroquois club, March 3, 1891. Mr. Cleveland read the speech and is said to have remarked to a friend: "If I

am nominated and elected I am going to do something for that young man. In his oration to the braves Mr. Eckles said :

“Mr. Cleveland is, to-day, I believe, the best embodiment of good politics within the borders of our States. His strength lies not in his brilliancy as a statesman, nor in his cunning as a politician, but in the fact that he is neither a coward nor a trimmer. In the highest and best sense he represents political integrity.”

Judge Ruger's Chances.

Fate unkind so long,
Is kind at last.

—Rhoda Broughton.

Queer things often happen in New York politics. It was only a few years ago when I saw a bright lawyer by the name of Ruger in the Democratic Convention at Syracuse, working hard to assist Tammany Hall and its allies to beat Governor Robinson's nomination. Robinson was nominated, but lost the election; and in the intervening time I had quite forgotten who had run for Chief Justice. Entering the Court last Tuesday I saw a strong and somewhat familiar face at the middle of the bench and a friend said to me: “There is another case of good luck, almost like Cleveland's. Chief Justice Ruger never could get the nomination for this position so long as his party was beaten, but he got it just at the turn and got the highest place and here he is in the seat of Church and Folger.”

Daniel Manning's Chances.

Peter Cagger, chief proprietor of the Albany “Argus,” and head of the Albany regency, was dashed out upon his head in the smooth, hard roadway of the park and instantly killed. His sudden taking off in the prime of life proved to be the making of Secretary Manning, who was then an obscure reporter on the “Argus.” He married Cagger's widow, became newspaper proprietor and then was easy enough the road to fame and fortune.

Speaker Henderson's Chances.

Chance has played a most important part in the new speaker's life. Had not Thomas Henderson, his father, been more trustful over half a century ago than most men are, David Brenner Henderson might never have been an American citizen at all. The course of his whole career, since early childhood was changed by one act of confidence on the elder Henderson's part.

For generations the Hendersons dwelt in Old Deer, a village attached to the Earl of Buchan's estate in Aberdeenshire, Scotland. As the colonel is now, so was his father before him, fond of singing, and possessed of a voice which made him a general favorite. The old Earl of Buchan, a bachelor, who received much company and lived high, was one of those who took pleasure in Henderson's voice, and often had him at the castle for the diversion of his guests. Henderson had the additional gift of improvising rhymes readily, and frequently composed new songs on the spur of the moment, adapted them to old airs, and sang them, to the immense entertainment of the earl's visitors. On one occasion when Henderson's efforts had been particularly pleasing, the earl told him he might occupy a good-sized tract of land at the head of Old Deer's main street, promising that the land should remain rent free to three generations of his descendants. Accordingly Henderson built a row of six small stone houses, investing virtually all his savings in their erection, and became a landlord and a man of substance among his neighbors. David Brenner Henderson, the youngest of the children, was born in one of these houses, on March 14, 1840.

After a heavy dinner the old earl dropped dead one night, and the estate passed into the hands of strangers who knew not Henderson. A few days later the dead earl's younger brother called at the Henderson home and asked to see title deeds or some other legal documents under which the land on which the houses stood was held. But Henderson had no title deed, no lease, no legal paper of any sort whatever. He had never thought to ask for anything of the sort—the earl had given permission for the occupation of the land, so what

need was there for papers? Then, said the young laird, the Hendersons must get out inside of two days. Henderson could not believe his ears, but the laird meant exactly what he said. This ouster determined Henderson's migration to America and the speaker's subsequent career.

Blaine's Chances.

Burchard's "three R.'s" blunder spoiled Blaine's chances for the Presidency, and yet Blaine's visit to New York was an accident and against Blaine's better judgment and Burchard was selected by accident, only after the minister selected to make the address failed to appear. Quite a chain of chances against the "Maine Man."

Certainly.

Don't blame the office seekers too severely for their folly. Out of all the struggle for life in the world the proportion of successes is no greater than the proportion of successful men among the office seekers. There is more luck, however, in chasing office than in chasing almost anything else.—(Milwaukee Sentinel.)

By Lot.

At a conference of the Alabama congressmen and senators in Washington a few days ago it was decided to hold a meeting on the twenty-eighth of March, when the list of offices will be placed in a tin box and drawn for and the candidates for each position voted for by secret ballot as the name of the office is drawn from the box. The person receiving a majority will be given the unanimous support of the delegation.—(Memphis Commercial.)

W. J. Bryan's Chances.

When Mr. Bryan virtually advised that a second vice-presidential candidate be kept in the field for a very poor chance at the electoral votes of four states, he gave the Republicans the cue to his plan and his chances hereafter dwindled visibly.

Hon. W. J. Bryan's meteoric career was all a series of chances, from the time he stampeded a Democratic convention in which his seat was contested, until the nocratic convention when Bryan was the "whole thing."

Tom Ochiltree's Chances.

Some people say that luck has nothing to do with a man's fate; that he is the arbiter of his own fortunes and must win fame if he ever has any. Col. Tom Ochiltree is a man whose history indicates that sometimes men are born to good luck, and stumble into fame and fortune. No man has achieved wider fame than he; his name is in almost every man's mouth in Europe and America. He offered a resolution in Congress expressing regret and sympathy because of the death of a man somewhat known as a scientist, little dreaming that it would make him famous. Hundreds of men had offered similar resolutions before, but who can recall the name of one of them? Luck struck him in this matter—as it seems to have all through life—on the right side. By some happy arrangement of the stars, he is on the spot at the precise moment that every event of importance takes place. He is what the boys call a "lucky dog." He has had more strange adventures, has visited more countries, been on terms of intimacy with more great men, and had more fun to the square yard than any man of his years on the American Continent. He is probably the only man living who has declined an invitation to dine with the Prince of Wales upon the plea of a previous engagement. Most men would have deemed it an honor so great that they would have broken any engagement, but the eccentric Tom deemed it more distinguished to decline, and therefore he declined. He represents in Congress the largest district in the country, comprising a large portion of Texas. Although the majority was against him politically he nominated himself in his last campaign and as usual he "got there." During the summer he ran over to Paris and won the heart of Miss Mackey and wed one of the great heiresses of the world. If he isn't a favorite of old dame fortune then there never was and never will be one.

Chances in Dinner Parties.

Chauncey M. Depew is authority for the statement that General Benjamin Harrison owes his elevation to the Presidency of the United States primarily to the effects of his dinner party. This assertion may sound startling to people who are trying to find out, in the issues of the late campaign the cause of Harrison's success. Mr. Depew made the assertion by inference this morning in an interesting narrative of the inside working of the New York delegation at the Chicago Convention. Many persons have heard of the dinner party given by Mr. Depew to the New York delegation, after his withdrawal from the Presidential contest on the second day of the Convention. The effects of that dinner were made public by Mr. Depew to a Commercial Advertiser reporter to-day. "After the first day's balloting," said Mr. Depew, "it was apparent that the West was so much opposed to the candidacy of a railroad president that there was no show for me. So I determined to withdraw. Then the important question was, Whom should the New York delegation support? Their preferences were numerous. Some insisted on voting for Blaine till the end, and others wanted to break for Sherman, Gresham, and the other candidates. As Chairman of the delegation, I called a conference of the four Delegates-at-Large, who, of course, controlled in a measure the course of the delegation. We met—Senator Hiscock, Thomas C. Platt, Warner Miller, and myself. I spoke first, and proposed that Benjamin Harrison should be supported, as he was the most available man, on account of his record as a soldier, his record in the United States Senate, and, I confess, I urged his adoption by us on the sentimental ground that he was the grandson of Old Tippecanoe. But the other Delegates-at-Large did not look at matters through my spectacles. Mr. Platt favored another man, Senator Hiscock had a different choice, and Warner Miller wanted a third man. Still, we were all willing to surrender our preferences in favor of the others for the good of the party. No, I won't tell the preferences of the other delegates. I only say that I alone favored Harrison. A

long discussion ensued. I did my share of the talking, you may be sure, and the result of the discussion was that the four of us agreed on Harrison. Then I called a meeting of the whole New York delegation.

All were present. I told them of the action of the delegates-at-large, and asked their opinion. Fifty-eight agreed with us and twenty-four differed. No amount of persuasion could convince them that Harrison was the man to win. He was a snag of large size. New York wanted the honor of naming the President. Still it could not be the deciding factor in the Convention unless, after my withdrawal, it would go solidly for some other candidate. What could I do? Well, I thought the matter over for an hour, and then invited the delegation to dinner. I did not try to convince the recalcitrants. I simply gave them good things to eat and good drink to enlighten their understanding, and behold the result! By the time the dinner was ended everybody was shouting for Harrison. This result was largely due to speeches by Senator Hiscock, Warner Miller, ex-Senator Platt, and Senator Fassett, who, after the first conference, heartily supported Mr. Harrison. The rest is ancient history. New York voted for Harrison and he was nominated by acclamation.

"The dinner solidified New York's vote. What's the matter with a good dinner as a political factor?" asked Mr. Depew, laughing heartily.

Chester A. Arthur's Chance Career.

There's a tide in the affairs of men, which, if taken at the flood leads oft-times to—office.

—*After Shakespeare.*

After Garfield's nomination for President by the National Republican Convention, the Vice Presidency was offered to Chester A. Arthur, of New York, as a sop to Conkling, who was sulking over Grant's defeat. It was assumed that it would be acceptable to Conkling and that Arthur would do whatever Mr. Conkling wanted. But the unexpected happened. Not only was Garfield's nomination unexpected but the Vice Presidential tender was a greater surprise. To the bewilderment of all the slate makers Conkling urged Arthur to decline

and to their greater surprise Arthur accepted, saying to Conkling: "Senator, this is one chance in a lifetime. Why should I now that Grant is defeated sulk in my heart and decline so striking an honor?" He took his chance and Garfield's unlooked for assassination followed and Arthur by chance became President of the United States.

Job Lot of Circumstances.

Not to go too far back in a career bristling with opportunities for forty years past, note the chances in the matter of the prosecution of Quay in Philadelphia for using State Treasury funds. It depended (1) on the failure of the People's Bank; (2) on the suicide of Hopkins; (3) on Assistant District Attorney Barlow, of Philadelphia, being appointed Receiver of the Bank; (4) on Barlow being assistant to District Attorney Graham, the prosecutor; (5) on the failure of Quay's friends to re-nominate Graham for District Attorney, etc., etc.

Hon. Thos. B. Reed Bravely Takes his Political Chances.

He either fears his fate too much,
Or his deserts are small,
Who fears to put it to the touch,
And win or lose it all.

—Montrose.

Thos. Brackett Reed, of Maine, is one of the few public men in the United States who has not feared to stake his political chances and win or lose for a principle. In the Andrew Johnson impeachment matter he was a Fessenden man against Blaine, when by so doing he seemed to seal his own political doom. He was then a poor young lawyer just getting a foothold and was a candidate for Attorney General of a state where Blaine was all powerful. He specially admired Fessenden's defiant address in the Senate to those who were howling for Johnson's Political Blood as follows: "I see, Fellow Citizens, that the Republican National Convention has adopted a resolution tendering its thanks and support to the Republican Senators who voted to convict President Johnson. The Convention did not seem to think

that one who voted against Conviction needed its thanks or support." Grandly said. Later when Mr. Reed was asked if he fully realized the political risks he ran he said: "I certainly did and had it been the Presidency of the United States I would have risked it as readily and gladly." Would that more public men would take such "chances" as Fessenden and Reed did.

If Speaker Reed had been nominated instead of McKinley things in the United States Imperialistically speaking would have been different.—Boston Transcript, December 27, 1898.

The great majority, who are thinking little about the constitution of the United States or the Philippine Islands, or the reform of consular service, are quite relieved to be told that this question of expansion is something which it is their solemn duty to leave with the President.

In such ways as these the case for imperialism, as it now goes before the Senate for final trial, assumes a strength far in excess of its real hold upon the American people. Such incidents as the balloting in Cooper Union, a few evenings ago, after the joint debate, where the audience who had come together without relation to the question, decided by about six to one that they wanted nothing of imperialism, show that wherever a fair and honest and natural test is provided, the people are not overflowing with enthusiasm for the expansion theory. But of such tests there will be few. The time to have presented such proceedings was in the spring of 1896, when delegates were being chosen for the Republican National Convention. Had Mr. Reed been nominated, the whole history of the country would have been different. It is now too late to think of reversing or modifying the current of history set in motion by the St. Louis convention of 1896.

December 27, 1898.

LINCOLN.

Depended on Jones.

Bryan's chances for carrying Ohio in 1900 depended on Golden Rule Jones, and Jones' chances depended on the number of Republicans who were willing to gal-

vanize into new life the silver issue—contingences which would appal the ordinary bookmaker.

Chances in "Detaching."

Senator Flinn took chances in "detaching" for the insurgents, a number of members who had been elected for the regular organization and Quay, but the "detaching," as the sequel showed, was not all on one side.

Benjamin Harrison—Lost and Won.

So whatever side whipped,
We'd a chance at the plunder,
And could sue for infringing
Our patented thunder.

—Hosea Biglow.

Ex-President Benjamin Harrison may be, despite some political "sliding board" experiences, classed as a more than ordinary lucky man, and in the main has been one of Fortune's favorites.

He owed his defeat for the second term partly to the enmity of Gresham and partly to the blunder of Morgan.

He owed his election to the Presidency to a chance dinner.

"Why was not Morton renominated?"

"He was not put on the ticket to save him. He alone has escaped the consequences of this unfortunate nomination. He therefore stands out all the clearer and better before the people. Reid was put on the ticket in order to knife Harrison. Instead of aiding his running he was intended by our New York managers to trip Harrison up. 'He cannot be elected,' was the talk, 'so now give it to him.' It was felt that Reid would bring no strength to the ticket, and would arouse the hostility of the labor organizations. Our managers never expected to elect Harrison.

Morgan Beat Harrison.

"I can tell you what beat Harrison. It was not the tariff which beat him. The tariff has never played a prominent part in New York State and that you can see

from the attitude of Hill, Murphy, Flower, and others upon it. The free trade movement is a pure exotic here, brought to the spot by some Western philosophers and Massachusetts cranks. It is a great movement—in newspapers. New York recorded itself up and down in favor of the tariff, agricultural as well as manufacturing, when it elected Harrison and beat Cleveland. You must look for other causes in a state like ours. Our manufactures are very extensive. There is no large class, unless you may consider the importing merchants of New York. We are getting ready to manufacture more and more, and not less. Our shipbuilding was once important, but the Pennsylvanians have got nearly the whole of it. We have commenced to build ships at the other end of the State and are manufacturing bottoms to float up the lakes. We have turned Niagara into a manufacturing spout. The future of New York is to be eminently manufacturing, and her farmers expect protection. It was Morgan, the Indian Commissioner, who beat Harrison in New York, and probably all over."

"Who is Morgan?"

"Morgan comes from Potsdam, in New York State, where he was once chief of the Normal School. He is a Baptist. The Baptists and the Presbyterians are always countering on the Catholics. Morgan thought he was doing the Lord's service to interfere with the Catholic schools out in the Indian Territory and camps. He made himself offensive to the Catholic Bishops, who issued a protest against his behavior. Morgan replied saucily. Harrison would not call him to account nor remove him. Consequently the Bishops called their priests together and had them seen and the word was passed to punish Harrison for Morgan's previousness. We had in the State of New York a very large Roman Catholic Republican vote. A good deal of it came over to us from William H. Seward, who was extremely liberal and sensible on the subject of Catholic schools, and for that reason was always hated by the Know-Nothings. Up at Auburn the old Catholic element who adhered to Seward steadily voted the Republican ticket. It was so generally through our towns in rustic New

York; I mean the smaller towns and not the cities. The power of that hierarchy when trod down upon has always been important. You know the effect of Burchard's ill-timed and ungracious speech. You have also seen John Kelly, a favorite son of the church, when spit upon and spurned by the Democracy, become the turning point in New York State, and take 70,000 votes away from the Democratic ticket. Well, Morgan's Indian policy toward the Catholics had the same effect. It was not meant to be a permanent rebuke to the Republican party, but a notice on all parties that you shall not trifle with a man's race or religion. Those are sensitive points everywhere."

"General Events" in Command.

At the beginning of the war nearly every Senator who had watered street railway stocks or had had a hand in Connecticut notions opposed "remembering the Maine." They believe in remembering the main chance. John Sherman was opposed to the war. Our Secretary of State at that time, however, was General Events, and the President himself became a hero by being in front of the procession officially which swept him on until he found he was a hero.

"Gath, December 4, 1898."

President Polk's Chances.

Now and then unseemly things happen as if by chance. Disguise it as we may, while foreknowledge absolute is napping there is an occasional lapse in the affairs of men, and just then chance or misfit presidents are chosen. Benton, in his thirty years' view, more than hints that the first of the chance presidents was an eminent citizen of Tennessee. High authority, and we quote the remarkable words. Said Benton on the death of ex-President Polk: "It was his misfortune to have been brought into the presidency by an intrigue, not his own, but others, and the evils of which became an inheritance to his position. He was the first president put upon the people without their previous indication.

Vice-President Roosevelt's Chances.

No public man who figured in the stirring military and political events of 1898 affords a better illustration of the vagaries of chance or Luck, than Gov. Roosevelt, of New York. Conceding his merits as a public officer, as Police Commissioner of New York, Secretary of the Navy, and his bravery at San Juan and El Caney, it still remains true that the turning points in his career depended on circumstances. He was like Cleveland 'lucky in his enemies.' Secretary Alger's opposition made him friends. If there had been no Spanish war, Roosevelt's war record could have cut no figure in his New York gubernatorial campaign. Croker's chance "talk" during the campaign was a factor in "Teddy's" favor.

* * *

To the Editor of the World:

Col. Roosevelt is singularly fortunate or singularly unfortunate in entering upon his duties with public expectation on tiptoe. He will either be a tremendous figure a year from now or a tremendous disappointment.

WILBER HARPER.

New York, December 31, 1897.

* * *

"I saw him," said the old man, "do another act which must be counted among his processes to get where he is now. He wanted to go to the war and it looked as if other people did not want him to get there. A transport was about to leave for Santiago, and it was not intended to take Roosevelt, but he heard of it and said: 'Why can't I occupy that transport?' 'There it is,' said I, 'but it will be filled up in a very few minutes unless you can get your command here.' He then did a feat which nobody else could have done, although Roosevelt was seconded by men very much like himself. He got them in order almost automatically and swept them down that long pier—some two miles long—and they filled the transport before it could be put to any other

use and swung out in the stream, and so he took part in the Santiago fight.”—Gath.

* * *

New York, November 28, 1898.

I met him on the train from Washington and asked him why the Democrats carried Greater New York and several of the interior cities.

Chiefly on the liquor question, the open Sunday and liberal night rule, said Mr. Weed. “If the day had been rainy instead of clear we would have beaten Roosevelt by 50,000. His (Roosevelt’s) personal popularity was all that saved the Republican ticket. He has been a very lucky man and will be still more lucky if he does not have a break with his party, which many people are predicting from his temperament.”—Gath.

* * *

Roosevelt’s Chances for Vice-President Depended on

1. The lucky enmity of the Alger clique.
2. His protest against “embalmed beef.”
3. The unexpected support by colored troops at San Juan.
4. The necessity for a war representative on the Republican National ticket.
5. His election as Governor of New York.
6. This depended on the eleventh hour drift of the Reform Republicans and Democratic defection from Van Wyck.



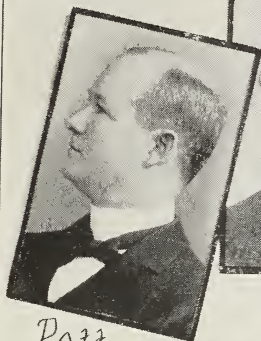
“BY JEERING CIRCUMSTANCE.”

If we are but the naked brood of Chance,
Bewildered stragglers toward no destined bourn—
Foiled and misled by jeering Circumstance
Till trapped to death, then it were wise to spurn
The worthless heritage of breath.

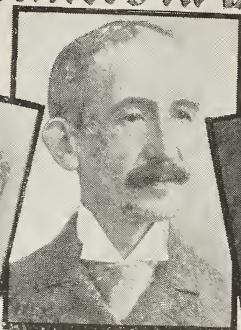
—Hildred.



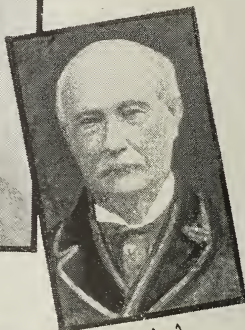
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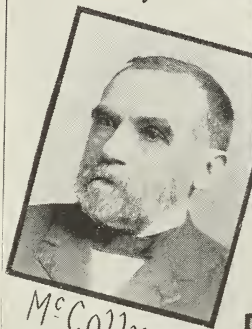
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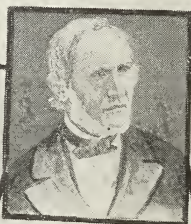
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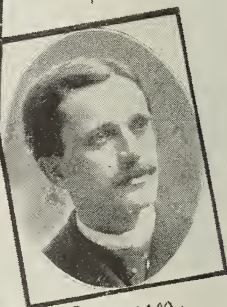
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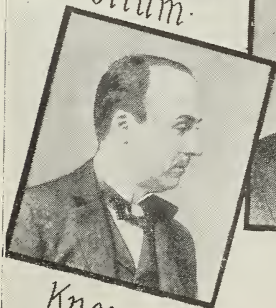
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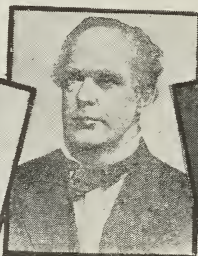
O'Connor.



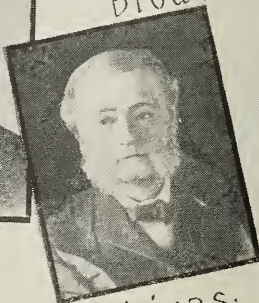
Brown.



Knox.



Chase.



Shiras.

Lawyers' Chances.

From the Jury Wheel to the Highest Court it is all a
Lottery.

Chances in Law ❀

THE "uncertainties of the law" are proverbial. What is supposed to be a science founded on citations and precedents is contingent on chances in every stage of litigation. Juries and courts are sometimes packed; judges often reverse themselves; appellate courts are often naught but "guessing schools;" ignorant lawyers lose good causes, and venal lawyers sell out confiding clients, and from the drawing of the jury wheel until the final verdict, it is a lottery game all the way through, and the saying of Rufus Choate still remains true, that "no man in the United States knows what law he is living under until the Supreme Court has had the final guess at it."

I must be a great lawyer, and to be a great lawyer, I must give up my chance of being a great man.

—*Disraeli.*

In matters of cold law
It is largely in the draw.

—*Tom Hood's Law Wisdom.*

The "Reign of Law"—
Well, Allen, you're lucky;
It's the first time it ever
Rained law in Kentucky.

—*By Wm. J. Lampton, Rising Humorist.*

Judge Gresham's Chances.

Judge Walter Q. Gresham's public career seems little less than an interrupted succession of lucky "hits"—

except perhaps the hit he received at Liggett's Hill Battle, when his leg was shattered by a cannon ball, and it is a question whether that too was not a lucky factor.

When Grant was elected President he tendered Gresham the position of collector of the Port of New Orleans,—the most lucrative appointment but one in the United States—but Gresham declined, his declination turning on what Grant considered a “small matter.” He was next offered the United States District Attorneyship for Indiana. This too he declined. Here are two specimens of the unexpected. In 1869 Grant offered him the position of United States District Judge of Indiana and he accepted. This was the turning point in his career. The appointment was a matter of chance, as he was not an applicant for the office. General Grant was looking over the list of applicants one day as to whom he should appoint to succeed Judge Drummond as United States Circuit Judge at Chicago. Grant turned to Secretary Frelinghuysen and said: “Does not Gresham live in that District?” Receiving an affirmative reply he threw the other papers on the table saying: “That ends it—Gresham can have it if he wants it.” There was a “hitch” in Drummond’s retirement and to soothe Gresham he was appointed Secretary of the Treasury. This was another “chance” appointment. In a few weeks Judge Drummond retired and Gresham was appointed his successor. Gresham threw cold water on the nomination and his decision in the Wabash Railroad cases about this time brought him into unlooked for prominence. His opposition to Harrison on the tariff pleased Cleveland and Gresham was induced at a certain period in the campaign to declare for Cleveland, who was elected. Here Gresham’s luck was again manifest, for had Harrison been elected it would have sealed the political doom of Gresham, but Cleveland’s luck by a singular coincidence was the political salvation of Gresham. By chance Gresham accepted the appointment by President Arthur of Postmaster General to relieve the President of a political unpleasantness. Everything he wanted he got, except the Indiana United States Senatorship when he was defeated

by Harrison, but he "evened up" later on Harrison by contributing to his defeat for the Presidency. With Gresham it was almost literally a case of turning up "trumps" all the time. He was not a man of extraordinary ability, but circumstances seemed to run his way with remarkable unanimity.

All by Chance — And he Gained Exactly \$200,000 from the Careless Remark.

Once when Judge W——, of the United States Supreme court, reached Pittsburg on circuit a Mr. Wright entertained him. There was a case pending then in the supreme court which involved the values of two stocks. The decision was certain to make one of the stocks valueless and the other valuable. It was considered an even chance which way the decision would go. The lawyers in the case had settled it in their minds that if Justice B— were to write the decision it would be in their favor. The justice was noted for writing long decisions. The majority of the men on the bench at that time wrote briefly. Justice W— was entertained at dinner at Mr. Wright's house. After the dinner Justice W— became companionable and good natured.

In the midst of conversation about the court and its work Mr. Wright said to Justice W—, mentioning the case in which he was interested, "I suppose that the decision in that case will be a long one, there being so many points involved." "As long as the moral law, my boy," said the old justice, as he smiled benevolently upon his host. That was all he said upon the subject. Mr. Wright, however, knew from this remark that it was the particular justice who wrote long decisions who was preparing the one in this case. This gave him the cue for the decision, and he bought stock based upon his judgment. It proved correct, and he gained exactly \$200,000 from this careless remark of the too amiable justice.—San Francisco Argonaut.

Pennsylvania Judges "Cut for the Deal."

When Judges Mitchell and McCollum were elected to the Supreme Court at the same time, the question of

seniority came up for settlement. Fourteen years ago Justices Paxson and Woodward were confronted by the same situation, and they settled the question by getting a little girl to cut into a book. Justice Paxson won, as the child cut nearer to the letter A for him than she did for Justice Woodward. Justice Paxson became the chief justice after January 1st.

A Great Lawyer's Chances in Court.

In the Pittsburg Oleomargarine suits a few years ago, which were appealed to the Supreme Court of the United States, D. T. Watson, Esq., one of the ablest case lawyers at the Pittsburg bar, was retained by Walker et al. to try the case for the appellants in the highest courts, and Mr. Watson relied mainly on a Massachusetts case involving the police power of the state, to win his case. Justice Gray, of Massachusetts, happened to be the trial judge, and when Mr. Watson was in the middle of his elaborate argument denying the power of the state to legislate against oleomargarine, Justice Gray mildly but incisively interposed with this question: "Do you admit, Mr. Watson, that the state of Pennsylvania, for instance, has power to legislate in favor of the manufacture of steel as against iron?" Mr. Watson hesitated a moment, and said: "Yes, I admit that." "Then," said Justice Gray, "that is the end of your case," and it was so ordered.

Justice Shiras' Chance.

Great lawyers at the American bar do not always obtain fame or fortune according to their deserts, their elevation often depending on circumstances not of their making and independent of their merits. Justice Shiras, of the Supreme Court of the United States, was, when a member of the Pittsburg bar, what might be termed with strict truth an ideal jurist, thoroughly read in the philosophy of jurisprudence, a keen student all his mature years, broad, suave, profound and mingling little in the petty partisan politics of the day. This combination ordinarily makes an ideal judge, but this would not have secured Mr. Shiras' appointment to the higher court if a delegation of Pittsburg iron makers, headed by

John Chalfant, had not called on President Harrison at Cresson, Pa., and resolved not to leave until they got the President's promise of the appointment.

Knox & Reed's Chances.

Outside the admitted ability of the firm corporation lawyers, they owe their present fame and fortune largely to certain chance factors, to wit: The friendship of W. H. Singer and Cashier Given, of the Farmer's Deposit Bank, led to their election as attorneys for the Carnegie Steel Company; the friendship of Manager Newell, of the Lake Erie & Lake Shore roads for Judge Reed led to the selection of the firm as attorneys for the Vanderbilt lines, and the chance refusal of D. T. Watson, Esq., to try a certain class of cases for the Lake Erie railroad caused Mr. Watson to suggest Knox & Reed for the work, and this firm was eventually selected as general counsel of the "Lake Erie," and when these great professional opportunities came, Messrs. Knox & Reed were right on the spot to "take occasion by the hand."

Charles Fagan's Chances.

Attorney Charles Fagan was induced by the Iron City Brewery "Syndic" to put \$18,000 in the Allequippa Steel Co., and presently the grasping steel trust came along and Charley was made glad with a \$100,000 check for his \$18,000 steel stock.

While attorney for the Iron City Brewery, Mr. Fagan was offered \$100,000 by a certain brewery syndicate then about forming, if he would "throw the Frauenheims our way." As the promoters proposed to put in an extra million of "water," Mr. Fagan decided that so much of the "aqueous" was not for the best interests of his clients, and declined. This disconcerting circumstance caused the failure of the "political" brewery trust then hatching, and a new trust was formed in which the brewery owners and incidentally their attorney ultimately got more "velvet" and less "water."

Chas. O'Connor's Chances.

Soon after admission to the Bar O'Connor was desirous to be chosen Alderman of the Sixth Ward, New

York,—that must have been his Irish instinct—but the Democratic voters would not gratify him. The defeat caused him great chagrin and strengthened his determination to abandon politics and adopt the law. His application was extraordinary. He tried hard to get cases; but he secured very few until he had reached his 30th year. Having recovered from the smart of his aldermanic defeat, he consented, later, to be a candidate for Lieutenant-Governor, and in 1853, he would have been appointed Attorney General by President Pierce had not William L. Marcy, from New York, been named Secretary of State. O'Connor's professional career was crowded with "unexpected" verdicts and events political and legal.

His success in the Tweed cases depended a great deal on the failure of Tweed's pull with the Court, his failure to buy any of the jury, and on the ability of his counsel, David Dudley Field.

Justice Potter's Chances.

The career of Justice W. P. Potter, of the Supreme Court of Pennsylvania, is a pointed illustration of the caprices of chance. When a student at Lafayette College, Easton, Mr. Potter was bent on obtaining an appointment as Navy cadet. Had his wishes and bent and judgment then been gratified he would have been according to ordinary rules doubtless a naval commander of more or less distinction. But his plan miscarried; he failed to secure the appointment and he was, so to speak, "all broke up" over his defeat. Chagrined and disgusted, this incident diverted his mind towards the legal profession. Here again opportunity was apparently lying in wait for him as his meeting with Gov. W. A. Stone was the merest chance. He and the governor became partners in the law business. Mr. Potter's specialty was corporation law and finance. Here was another chance factor. Had Pittsburg and its tributary territory not grown beyond the wildest dreams of its pioneers—especially during the twenty years of Mr. Potter's active labors, the corporate field would not have been ripe for his special talent and the "seed would

have fallen on stony ground." His appointment to the Supreme Bench, without disparaging in the slightest degree his fitness and eminent legal ability, under ordinary conditions would not have been very likely. Environment, circumstances and conditions over which he had no control shaped things in this fashion:—

1. Justice Green, of the Supreme Court, died suddenly, creating a vacancy.

2. Hon. W. A. Stone happened to be Governor of Pennsylvania at this particular period.

3. W. P. Potter happened to be Governor Stone's law partner.

4. The appointment of any of the other aspirants would have made a host of enemies for Governor Stone and incidentally for Senator Quay, and Mr. Potter's appointment eased if it did not obliterate this political friction.

Thus it seems that Fate at times plays some queer pranks, but it does not usually go around with a lantern hunting a man for the occasion when, as in this instance, both the "man" and the "occasion" were according to the eternal fitness of things right on hand and equal in every way to the opportunity.

Judge Daly's Chances.

Early in December, 1898, Judge Morgan J. O'Brien, of the Supreme Court of New York, announced that he would resign from the Bench and decided to go into partnership with Tracy, Boardman and Platt. This firm has a large legislative business. Judge O'Brien would be a valuable acquisition. He would bring with him a large and lucrative Democratic legislative patronage through Mr. Croker. Senator Platt's son, Frank, would then share in a large revenue from both sides of the legislature. Tracy, Boardman & Platt would practically control that line of business in Albany.

Colonel Roosevelt told Chairman Odell when they breakfasted together on December 9, 1898, that he was determined to appoint Judge Joseph F. Daly, when Judge O'Brien resigned. Later that day Judge O'Brien had reconsidered his determination to resign and had

announced that he would keep hold of the judicial reins. The change was brought about in this way:

Democratic leaders, when they understood that Judge Daly was to be given the place left vacant by Judge O'Brien, made a great clamor against Judge O'Brien's resignation. They urged him to retain his place. They were determined to keep Daly out of a place at any cost. Judge O'Brien then decided not to resign. If the Governor-elect had consented to the appointment of Judge Cohen in Judge O'Brien's place the latter would have resigned. This the Governor-elect would not do. Richard Croker then stepped in and to prevent the appointment of Judge Daly told Judge O'Brien to remain on the Bench.

R. B. Brown's Chances.

A few years ago a syndic headed by R. B. Brown, Esq., bought up the outstanding bonds of the borough of South Birmingham, afterwards incorporated into the City of Pittsburg. The bonds had no market value and the holders were doubtful about ever realizing, but the syndic engaged Messrs. Thompson & Bigelow to give an opinion as to the liability of the city. A stated case was submitted to Judge Stowe, who decided against the city, and a loan of \$75,000 was authorized to redeem the bonds. The syndic gambled on a favorable decision and cleared \$50,000 by the operation.

Congressman Olmstead's Chances.

Corporation Attorney Olmstead, of Harrisburg, Pa., proposed to the State of Pennsylvania to recover ten per cent. on \$5,000,000 due the State by the Union Line (Thaw, McCullough & Co.) on delinquent corporation tax. The state accepted the proposition and the tax was recovered, Olmstead pocketing one-half the large proceeds as a professional fee.

Ex-Speaker Reed's Chances.

Hon. Thos. B. Reed appeared in December, 1900, in the United States Court at Pittsburg, in a patent case in which the Carnegie Steel Co. was interested. Before leaving the city he was asked to present his bill.

He made a charge of what he considered an ample fee, \$x,000, but to his great surprise he received a check for ten times the amount of his charge, accompanied by this tip, "You are a good lawyer, Mr. Reed, but a mighty poor charger; that part of the business you evidently have not cultivated very energetically, but you will learn."

David Dudley Field's Code Chances.

In a letter from Brussels, while he was acting as president of a convention to reform and codify the law of nations, to his brother he said:—

"It seems that every step I took was to be impeded by something laid across my path. I was opposed in everything. My life has been a continued warfare. My adversaries changed their tactics with the circumstances. When they were foiled in attacking my work, they attacked me personally as a lawyer and a citizen. They called me a visionary agitator—a self-seeker. This was perhaps to be expected when I undertook such radical changes in the face of the most conservative of professions. But he has little reason to complain of the number or violence of his adversaries who is victorious in the end."

His career was a great success, but the success often depended on circumstances over which he had no control.

The circumstances of public opinion and Chas. O'Connor being opposed to Tweed had much to do with his failure to secure the acquittal of his distinguished client, Boss Tweed.

Flack on Opportunity.

Julius Flack, Esq., prominent Pittsburg attorney: "Yes, opportunity and the seizing of it are very important factors in this life. Ability without opportunity cuts a minor figure. Ability with opportunity makes a good trotting team for the sweepstakes. When a man makes a lucky strike, he generally credits it to his ability, but if his ability had not been hailed by opportunity success ordinarily would not arrive at least on schedule time. The comic part of it is that flunkeys cast incense

before the successful and make the winner believe it is due to brains rather than opportunity. But what a dull world this would be, anyhow, without a large assortment of knaves and make believes!

Knox on Jury Chances.

How the chance element of race enters into the Jury Box is neatly illustrated by a story told by P. C. Knox, Esq., of Pittsburg, Pa. An Irishman was asked how he got along as a jurymen when another Irishman was on trial. "Oh," said he, "if there is an Irishman on one side, and on the other side a man who is not an Irishman, there is no trouble at all in reaching a conclusion. But—" and here Pat's eye twinkled—"but where there is an Irishman on one side and an Irishman on the other, then it is very troublesome to decide." A volume might be filled with illustrations, showing how the verdict in many cases is determined by the selection of counsel, sometimes by the time of the trial, sometimes by the term of court, or the mood of the Judge, or by a chance circumstance arising out of the trial, or by "Jury —," or by the stupidity or brightness of the witness, or by an acquaintance on the jury, or by an Irish jurymen with an Irish defendant.

Chances in Common Pleas.

In Common Pleas court litigation, preponderance and probability are often made to outweigh direct evidence and preponderance and probability in this connection is only another name for chance. In criminal litigation is not the result in most cases determined by chance? The selecting of the Grand Jury is a lottery, as the names are drawn from a wheel by chance. A change of one or more names drawn may determine the fate of a case in the Grand Jury. It is often a chance what Judge shall try the case, as these matters are often determined by the whim or caprice or learning of one judge or the illness, absence, etc., of another. Then the jury which is to finally try a cause is drawn by chance. Had some other jury or judge been drawn, some other result might have been reached. Suppose the defendant is a tinner or shoe maker. If there be a

tinner or shoe maker on the jury, the chances for the defendant's acquittal are better. Suppose religion, nativity or politics enter into a cause, as they do very often. Each of these elements will likely sway a portion of a jury, and if but one disagrees or is disposed to be stubborn, that is generally the end of the case.

What One Vote May Do in Legislation.

How often is a member of City Councils or the Legislature in the United States elected by one vote and how often does that one vote—a matter of chance—determine the legality of ordinances and loss or gain to citizens—the election of United States Senators on which often depends peace or war, the fate of important legislation—Tariff or Free Trade—the result of contested elections and the fate temporarily or permanently of candidates and political parties.

Chief Justice McCollum's Chances.

Sure enough Fate ordains some things queerly enough. In the spring of 1888 the Pennsylvania Republican convention nominated Judge Mitchell, then on the Common Pleas bench of this city, for the regular or full term in the Supreme Court, as successor to Isaac G. Gordon. As it was a Presidential year and as there was no objection raised anywhere to Judge Mitchell, there was no doubt of his election by a large majority. The Democratic leaders, who had been fighting over the tariff policy of Cleveland and the control of their State organization, practically conceded Judge Mitchell's election. During several months William L. Scott, William M. Singerly and William A. Wallace had been planning the overthrow of Samuel J. Randall, after the great victory he had won the year before in the Allentown convention, and on this occasion they had their own way when the whole force of the Cleveland Administration was thrown to their side. Randall was unhorsed; Dallas Sanders stood almost alone with the old leader to the last, "tariff reform" was heralded as the dawn of a better day, and Cleveland was cracked up as a son of destiny for a second term. The only question

which the Democrats gave any consideration to was to take care that the Presidential delegation to the St. Louis convention of that summer bore the brand and trade mark of "Bill" Scott, to whom the distribution of the Federal movables in Pennsylvania had been entrusted.

* * *

The consequence was that nobody gave any thought to the nomination of a candidate for the Supreme bench. The leaders had no name to offer, and as there was no likelihood visible that any one who might be nominated could possibly be elected, Scott and his friends graciously allowed the delegates to make the nomination on their own hook. Judge Bailey and several Pittsburg lawyers were offered the nomination, but they all declined. The convention, as usual after a fight had been disposed of, had grown listless and indifferent when the time came for nominating a candidate for the Supreme Court. But no Democratic lawyer and no Democratic county judge seemed to be available, and the nomination went begging. Two or three names were suggested in a perfunctory manner, and then the word was passed around that one Judge James B. McCollum, of Susquehanna county, would be willing to go on the ticket, and that he could be vouched for as a good man. So little was he known that nobody on the platform was certain whether he was a McCollam or a McCollom or a McCullum, or a McCallum. It is doubtful whether half the delegates had ever heard of his existence up to that time; but those who were running the convention were glad that there was somebody who was willing to take the nomination, and who would serve the purposes of a respectable figurehead.

* * *

The campaign, as far as the State ticket was concerned, was running along in a perfunctory fashion, no attention being given to Judge McCollum, when a despatch came along one day, I think from Paris, that Justice John Trunkey, of the Supreme Court, who had gone abroad for his health, was dead. The result was

another seat in the court to be filled at the autumn election, with the minority party entitled to it under the law which limited the voter to but one candidate when two Justices were to be elected. Thus by a piece of pure luck, the Democratic candidate, who would otherwise have been defeated by eighty thousand majority, found himself lifted into possession of a judicial office for practically the rest of his life or until 1910, with the possibility that before that time he will have reached the Chief Justiceship, that possibility having since become a stern fact. It is doubtful whether in Pennsylvania politics there has been a more notable instance of an accidental or unexpected elevation to high office. Not a few Democratic jurists, who might just as easily have had the nomination in that indifferent convention, were inclined to envy the marvelous good fortune of their obscure brother in Susquehanna county.

R. H. Johnson Chances.

If R. H. Johnson was not a lucky lawyer it would be hard to find one. He was a Democrat and ran for District Attorney in Armstrong County, Pa., and was defeated. Nothing daunted, he removed to Pittsburg and ran for District Attorney of Allegheny County. Under ordinary circumstances any Democrat would be sure to be defeated by 20,000 majority. At this juncture A. H. Rowand received the Republican nomination for District Attorney, but he was opposed by the machine in his own party. This was Johnson's opportunity and he was elected after a hot fight by 10,000 majority.

* * *

The ability of P. C. Knox, Esq., Pittsburg attorney, is not lessened, or his chances for Attorney-General of the United States are not decreased by the fact that he was a college chum in Ohio of McKinley, "in the days when we went gypsying a long time ago."

Hon. Walter Lyon's Chances.

The turning point in the political and legal career of Ex-Lieut. Governor Walter Lyon, of Pittsburg, was in

1885, when he ran as a District delegate and succeeded in capturing three districts outside cities of Pittsburg and Allegheny. He was a bright rising lawyer of independent Republican proclivities, and in the Blaine campaign of 1884 he carried the seventh (old fifth) district for the "Plumed Knight" against the biggest kinds of odds. This gave him considerable prestige as an astute politician with "winning" qualities. Both his political friends and opponents began to recognize him as a rising man:

"Correct with spirit, eloquent with ease,
Intent to reason, and polite to please."

Accordingly in the Allegheny County, Pennsylvania, campaign in 1885, Quay selected Lyon to lead the forlorn hope in the then fifth district. To the surprise of many he got there. The four districts in Allegheny City had been conceded to Quay, and seven districts in Pittsburg to Magee; Longnecker got two districts, and Lyon got three on the outside, and this made the score seven and seven for Magee and Quay, thus showing that Magee could not carry his own county. For five years thereafter, he varied the monotony of a large and growing legal practice, by attending state and district conventions as a delegate, and in all the political movements of these years he took a conspicuous part. In 1889, at the suggestion of Senator Quay and Col. Bayne he was appointed United States Attorney for the Western District of Pennsylvania, and in 1893, he became State Senator from the North side, and Lieutenant Governor in 1894 under Governor Hastings. He enjoys the surprises and activities of politics at long range, preferring the law however as a "steady." Scholarly, forceful and courteous, he would doubtless have made his mark in time in any forum, but the particular event which gave him early forensic fame, was his success in the delegate election of 1885, and this election, apart from his political alertness, depended on a series of circumstances not altogether of his making.

Hon. Marshall Brown's Chances.

Judge Marshall Brown, of Pittsburg, owes his elevation to the bench to a variety of circumstances, chief of which were his conceded fitness, his non-partisanship

and scholarly tastes, partly on account of his father, A. M. Brown, Esq., who had done the Governor a substantial financial and political favor when these meant something, and finally to the fact that the next strongest other eligible candidate for the position had put himself out of the race by casting his fortune with Gov. Stone's enemies at a critical period in the Shiras congressional contest for the Bayne succession. Mr. Brown had earned high repute at the Bar for his legal knowledge, and it was hardly to be expected that the Governor would ignore his friends and reward his enemies, particularly as his friend had the necessary qualifications.

* * *

A few years ago Messrs. Shiras and Watson took chances on a fee in the suit of the City of Pittsburg vs. Hartupee's bondsman in the matter of nonfulfillment of contract in the building of the Lowry waterworks engines. The amount involved was \$700,000 and the attorneys agreed to "take chances" on its recovery for 20 per cent. if successful; no charge if unsuccessful. They won the suit.

Wayne MacVeigh's Chances.

Wayne MacVeagh, the well-known Philadelphia lawyer, and ex-Minister to Italy, has a keen sense of humor.

Recently he was arguing a tedious, technical case before the Supreme Court. The affair drifted through long days of uninteresting detail. When it was finally ended, Mr. MacVeagh and a colleague, in talking it over, speculated as to whom Chief Justice Fuller would assign to write the opinion in the case, and the speculation resulted in a wager.

Just then Chief Justice Fuller came down the corridor. Mr. MacVeagh called him and told him of the wager.

"If you will help me out, Mr. Chief Justice, and tell me whether my guess is correct, the affair can be settled right here, for you have the assigning to do and know whom you will ask to write the decision."

"Whom have you selected in your wager, Mr. MacVeagh?" asked Mr. Fuller, keenly interested.

"Mr. Justice Gray," answered Mr. MacVeagh.

"And why did you choose Mr. Gray?"

"Because I noticed he slept through the entire argument," answered Mr. McVeagh.

Chances on the Adoption of the Federal Constitution.

A more momentous question was never submitted to any people than that of the adoption of the Federal Constitution of the United States.

For a long time the fate of the Constitution was in doubt, for it seemed hardly probable that the indispensable nine ratifications would be secured. The first to ratify were Delaware and New Jersey, and their votes were unanimous. About the same time Pennsylvania came in, but her assent was the result of a campaign as fiercely furious as any that has ever been known in that State since that memorable year. These three ratifications occurred in December, 1787. In January, 1788, Georgia and Connecticut joined the procession, making five of the needed nine. In February the Massachusetts Convention assembled and came very near deciding not to ratify, a decision that would have been fatal to the entire project. A well informed writer says: There was in its favor at the last but nineteen majority in a convention of more than three hundred members, and even that small majority was obtained only on condition that the state should propose a number of amendments. Had Massachusetts rejected the Constitution at that early stage, it would never have received the approval of the necessary nine states; and Massachusetts would have rejected it, had not the Boston mechanics with Paul Revere at their head, won over to its support Samuel Adams, who had been opposed to it.

The New Hampshire convention adjourned without action, after serious differences of opinion had been shown. Maryland ratified in April, and South Carolina followed in May, being the eighth to fall in line, and leaving the acquisition of another still problematical.

But the New Hampshire Convention re-assembled again in June—its Solons always preferring hot weather sessions—and decided finally to ratify, making up the

number required to render the Federal compact binding. A few days later Virginia voted herself in, but a stormy time preceded her assent. The vote in her convention was 89 to 79. New York did not consent till ratification was assured, and her adhesion was due to the fact that if she stayed out she would be completely surrounded by the Union. There were but three majority for ratification in her convention. Rhode Island—or Providence Plantation—stayed out sometime; so did North Carolina. A change of twelve votes in two conventions, six in New Hampshire and six in Virginia, would have defeated the grand scheme. Weightier votes were never cast than those which made the Union a reality.

“My Luck in Law.”

One day I was chatting with an old schoolfellow of mine, who, though young, was an English barrister of some eminence, when the conversation turned upon his own career.

“People,” he said, “give me credit for much more than I deserve. They compliment me in having attained my position by talent, and sagacity, and all that; but the fact is, I have been an extremely lucky man—I mean as regards opportunities. The only thing which I really can consider myself entitled to any credit is, that I have always been prompt to take advantage of them.”

“But,” I observed, “you have a high reputation for legal knowledge and acumen. I have heard several persons speak in terms of great praise of the manner in which you conducted some of your last cases.”

“Ah! yes,” he returned; “when a man is fortunate, the world soon finds fine things in him. There is nothing like gilding to hide imperfections and bring out excellencies. But I will just give you one instance of what I call my luck. It happened a year or two ago, and before I was quite as well known as I am now; it was a trivial thing in itself, but very important in its consequences to me, and has ever since been fresh in my memory. I had been retained in behalf of a gentleman who was defendant in an action for debt, brought against

him by a bricklayer, to recover the amount of a bill, stated to be due for building work done on the gentleman's premises. The owner refused payment on the ground that a verbal contract had been made for the execution of the work at a price less by one-third than the amount claimed. Unfortunately he had no witnesses to the fact. The man denied the contract, alleged that no specification had been made, and pleaded, finally, that if such contract had been entered into, it was vitiated by alterations, to all of which he was prepared to swear, and had his assistant also ready to certify the amount of labor and material expended. I gave my opinion that it was a hopeless case, and that the defendant had better agree to a compromise than incur any further expense. However he would not, and I was fain to trust to the chapter of accidents for any chance of success.

"Near the town where the trial was to take place lived an old friend of mine, who, after the first day's assize, carried me off in his carriage to dine and sleep at his house, engaging to drive me over the next morning in time for this case, which stood next on the list. Mr. Tritten, the gentleman in question, was there also, and we had another discussion as to the prospects of his defence. 'I know the fellow,' said he, 'to be a thorough rascal, and it is because I feel so confident that something will come out to prove it, that I am determined to persist.' I said I hoped it might be so, and we retired to rest.

"After breakfast the next morning, my host drove over in his dog cart to the assize town. We were just entering the outskirts, when, from a turning down by the old inn and posting house, where the horse was usually put up, there came running towards us a lad pursued by a man, who was threatening him in a savage manner. Finding himself overtaken, the lad, after the fashion of small boys in such circumstances, lay down, curling himself up, and holding his hands clasped over his head. The man approached, and after beating him roughly with his fist, and trying to pull him up without success, took hold of the collar of the boy's coat and knocked his head several times on the ground. We

were just opposite at the moment and my friend bade the man let the boy alone, and not be such a brute. The fellow scowled, and telling us, with an oath, to mind our own business, for the boy was his own, and he had a right to beat him if he pleased, walked off, and his victim scampered away in the opposite direction.

"The dog cart was put up, and we presently went on to the court. The case was opened in an offhand style by the opposite counsel, who characterized the plea of a contract as a shallow evasion, and called the plaintiff as his principal witness. What was my surprise to see get into the box the very man whom I had beheld hammering the boy's head on the curbstone an hour before! An idea occurred to me at the moment, and I half averted my face from him; though, indeed, it was hardly likely he would recognize me under my forensic wig. He gave his evidence in a positive, defiant sort of way, but very clearly and decisively. He had evidently got his story well by heart, and was determined to stick to it. I rose and made a show of cross-examining him till I saw that he was getting irritated and denying things in a wholesale style. He had been drinking too, I thought, just to make him insolent and restive. So, after a few more unimportant questions, I asked, in a casual tone,—

" 'You are married, Mr. Myers?'

" 'Yes, I am.'

" 'And you are a kind husband, I suppose?'

" 'I suppose so; what then?'

" 'Have any children blessed your union, Mr. Myers?'

"The plaintiff's counsel here called the judge to interfere. The questions were irrelevant and impertinent in the matter in question.

"I pledged my word to the court that they were neither, but had a very important bearing on the case, and was allowed to proceed. I repeated my question.

" 'I've a boy and a girl.'

" 'Pray how old are they?'

" 'The boy's twelve, and the girl nine, I believe.'

" 'Ah! well, I suppose you are an affectionate father as well as a kind husband. You are not in the habit of beating your wife and children, are you?'

" 'I don't see what business it is of yours. No! I ain't.'

" 'You don't knock your son about, for example?'

" 'No! I don't.' (He was growing downright savage, especially as the people in the court began to laugh.)

" 'You don't pummel him with your fist, eh?'

" 'No! I don't.'

" 'Or knock his head upon the ground, in this manner?' (and I rapped the table with his knuckles.)

" 'No!' (indignantly).

" 'You never did such a thing?'

" 'No!'

" 'You swear to that?'

" 'Yes.'

" 'All this time I had never given him an opportunity of seeing my face. I now turned towards him and said:

" 'Look at me, sir! Did you ever see me before?'

" 'He was about to say No again; but all at once he stopped, turned very white, and made no answer.

" 'That will do,' I said; 'stand down, sir. My lord, I shall prove to you that this witness is not to be believed on his oath.'

" 'I then related what we had seen that morning, and putting my friend, who had been sitting behind me all the while, into the witness box, he, of course, confirmed the statement.

" 'The court immediately decided that the man was unworthy of belief, and the result was a verdict for the defendant, with costs, and a severe reprimand from the judge to Myers, who was very near being committed for perjury. But for the occurrence of the morning, the decision would inevitably have been against us. As I said before, it was in a double sense fortunate for me, for it was the means of my introduction, through Mr. Tritten, to an influential and lucrative connection."

A HANDY THING.

While it is certainly true that ability does not create opportunity it is often a very handy thing to have when the opportunity arrives.

Chances in Real Estate.

In Most Cases a Lottery.

Chances in Real Estate.

ALL, or nearly all the big fortunes in real estate have been made without any special exercise of brain power, and by people who simply "took chances" in buying land that nobody else wanted. If others wanted it, they would not have gotten it. The man who bought all of New York City for \$24, did not realize his bargain, and would very likely have declined to pay \$30, had it been asked. Nicolas Longworth recalls the time when he was offered the site of the City of Cincinnati for a fiddle, but it so happened, he didn't have the fiddle. Neither Astor nor Croghan, nor Voegtley, nor any of the original "finders" of real estate, which have made colossal fortunes for their descendants, were gifted with any realty "fore-knowledge." They were plain every day people, who would have scoffed at the idea. Their brains did not bulge out any more prominently than their neighbors', who left nothing to their descendants, but spinning-wheels and poverty. Of the trend of improvement, the development of trade which brought new population and made the lands valuable, the original buyers were wholly ignorant. They planted a few sovereigns and chance did the rest.

Armado:—How hast thou purchased this experience?
Moth:—By my penny of observation.

"Of an unresolving man the kindest Destiny, like the most assiduous potter without wheel can bake and knead nothing other than a botch."
—*Cartyle.*

"It is strange to see how few things turn out as we design them."
—*Tom Brown's School Days.*

Opportunity Everything.

Judgment in the purchase of real estate is a rather uncertain element. About all it amounts to is that if the investment turns out well the judgment is good, and if not then the judgment is bad. Of course there is the same opportunity for the exercise of good business judgment in buying real estate as in making any other investment, but when it is brought to bear upon the question of the future and the probable increase in the value of certain property then it becomes largely a matter of luck. It is for this reason that men are inclined to follow others rather than to depend entirely on their own judgment. There is no man who has investments of any extent who does not classify his holdings into two general divisions, one productive, the other non-productive, or chance property. There is a more or less constant interchange going on between these two classes, but that is entirely dependent of the man who owns them. He simply holds on and takes the chances that the general average of the entire list may be good.

Thompson's Luck.—Accepted an Invitation and Made Thereby \$55,000.

"It was no choice at all
It was a business chance."

Some years ago Mr. J. D. Thompson, capitalist and formerly brush manufacturer, now residing on Union avenue, tells the following story of how big dollars are made by chance: "I met Mr. Horton and a party quite accidentally on Liberty street and was invited to go with them out of curiosity to look at a piece of property that was about to be sold on Penn avenue. I had nothing special to do that day and so went along. I was struck with its availability for business purposes. Harry Smithson was the auctioneer and the bidding seemed to be slow. I bid \$15,000. Some thought I was bidding for the owner, but the auctioneer getting no higher bid and asking the interested parties 'if Thompson was all right,' it was knocked down to me for \$15,000. Nobody present seemed to see any great bargain but it carried itself for seven years, when I sold it for \$70,000. With the

proceeds I again bought some land near Carnegie's Fifty-third street mill for \$10,000 and sold it next year for \$30,000. Next I bought from the W. W. Thompson heirs a residence property on First avenue for \$30,000 and sold one-half of it to President Jackson, of the Fidelity Title & Trust Co., for—well, I guess I won't mention the sum, as business is business and the property is for sale again." And Mr. Thompson, although well advanced in years, is ready to try it again if opportunity offers.

Chances in Kansas Realty.

Kansas City once raised \$15,000 to advertise the town and inaugurate another boom with a Western States Commercial Congress. The Commercial Club, of Kansas City, fathered the Congress, but later the members wished they had let the scheme severely alone. Not only did the Congress end in a political row, but on the very day of the banquet came the announcement that the Winner Investment company had failed for a million or more.

A Poor Carpenter Drops Into a Rich English Estate.

James Wood, until recently a carpenter in only moderate circumstances, residing in Springfield, Ohio, is now on his way from England with \$200,000 as his share of the Wood Estate.

The right to inherit was only recently discovered by one member of Wood's family. His father was an Irishman, and the young man never knew much of the family history. In looking up the relatives of the Wood family, it was discovered that Admiral Wood, a distinguished officer of the English Navy during the early part of the century, had, while a young man, privately married a young woman of Waterford, Ireland. Not long after their marriage he left and she never again saw him, dying within the year,—Wood descends from her son.

Chance Generosity in Realty Affairs.

A few years ago James Flannagan, of Pittsburg, borrowed \$x,xxx on a mortgage from the Dollar Savings

Bank of Pittsburg, giving as security therefor a large tract of land, which is now known as Crafton, a flourishing suburb of Pittsburg. In six months the interest became due and was not paid and soon thereafter foreclosure ensued. Flannagan was sorry, but what was the use of crying over spilt milk. In a few years the bank sold the property at a good profit over their loan and all expense, and Chas. C. Colton, who was then treasurer, persuaded the bank to do a very unexpected thing. It decided to notify "Jimmy" to come down to the bank and then and there returned him a check for \$2,300, being the amount the bank received over principal, interest, fees and costs of all kinds. Flannagan, who badly needed the money, was overflowing with gratitude, as he had no legal right to the money and had been led to believe that "corporations had no souls," but now he is willing to change his opinion somewhat in that respect.

Luck in California Land.

David Jenks, of Monterey, Cal., in 1852 bought 40,000 acres of public lands for \$900. Now seven millions could not buy the land.

J. Parker Whitney, of Placer county, Cal., landed there in 1855 with just ten cents. He now owns over a million acres of land.

Luck in Old Dry Goods Bills.

Paul Hacke, a leading dry goods merchant of Pittsburg, Pa., had a peculiarly lucky experience in land. In 1888 he accepted from Mrs. King a tract of land, corner of Neville and Craig streets, Pittsburg, in lieu of an old dry goods bill of \$5,000. Mr. Hacke has since sold \$40,000 worth of the land and has \$20,000 worth left.

Luck in Seattle Realty.

(Seattle World, November, 1891.)

A real estate transfer was consummated on the tenth inst., in Seattle, which should be sufficient to stop the outcry among many Eastern people as to the depressed condition of the Queen City. The Butler Block, on the corner of Second and James streets, on that day passed

into the hands of Mr. Henry H. Schufeldt, of Chicago, the consideration being \$375,000. Of this amount \$225,000 went to Mr. Guy C. Phinney, who owned the building, the remaining \$150,000 being the purchase price of the two lots on which the block stands. The frontage on Second street is 120 feet, with 110 feet on James street.

The history of these two lots reads like a romance. When they were purchased by Mr. Hillary Butler, Seattle was but a village, and Mr. Henry Yesler allowed the buyer to settle the account by hauling logs with his team of oxen. "I bought it thirty years ago," said Mr. Butler, "and have held it ever since. I paid \$150 for it and have realized \$150,000 for it, Dutch compound interest on it."

Chances in New York.

When the Hudson River Railroad, now the New York Central, was projected, it was difficult to get subscriptions to the stock, for few people believed it would prove remunerative. Merchants and real estate owners were induced to subscribe only on the score of possible benefit to the city and its business. The richest men, however, were "backward in coming forward," and many of them never contributed a dollar. The committee in charge of the matter selected their best talker to wait on old John J. Astor and place the subject before him, but the first argument ruined the speaker's case. He dwelt on the enhancement of real estate that would be sure to follow the construction of the road. "Ah, my dear sir," was the reply of the wily money maker, "if this is to be the effect, I hope the road will never be built, for I am never a seller of real estate but always a buyer."

Sturtevant's Luck.

Albert P. Sturtevant, who died the other day aged 76, with his brother bought the site of the Sturtevant House, New York, some years ago for \$42,000. The place was then in the suburbs. The deeds had hardly been made out when property in that vicinity took a great boom, and for three months the land increased at the rate of \$1,000 a day. Sturtevant built two houses on the property, and the following spring offered them for rent at

\$2,200 a year each, and he could not find a tenant at that price. After the houses had remained empty for five months he rented them at \$5,000 a year each, and since then they have been leased for \$30,000 a year on long leases, with an agreement that \$5,000 should be laid out in repairs. The Sturtevant House was built on the same land, and for that property alone A. P. Sturtevant and his brother have for years had a standing offer of \$1,-000,000.

Oil John McKeown's Luck.

John McKeown died at Washington, Pa., February 8, 1891. He was born April 1, 1828, at Newton, County Armagh, Ireland. His family was desperately poor, and at an early age he was compelled to earn his own way. The day President Lincoln was assassinated McKeown landed in New York with \$17 in his pocket. With him were Thomas Lowell, John Sullivan and George Given. It was not long until McKeown had drifted to Northwestern Pennsylvania, where the early oil excitement was at its height. The year 1866 found him a day laborer at the oil wells above Petroleum Center. Later he became a tool dresser and then a driller. In 1886 he leased the 625 acre farm of William J. Munce, in South Strabane township, following this up with a lease of the 180 acre Martin farm at \$100 an acre, and the Quail farm near by at \$125 an acre. After developments he took what looked to be desperate chances and leased the two Knox farms at Taylorstown paying \$100 an acre. Then oil developments began. His wells on the Munce farm were wonders, while his No. 4 on the Martin farm has produced more oil than any other well in America. It started off at 300 barrels an hour and in the first sixty days produced over 100,000 barrels. Its total yield is over 300,000 barrels and it is still producing. The McKeown wells on the Knox farms are the largest in the Taylorstown fields.

McKeown was a shrewd investor and put his money chiefly in real estate and gilt-edged stocks and bonds. He went about his business in a peculiar way. He was modest, reticent, plain; in appearance tall, angular and slightly stooped. One day he attended the sale of a val-

uable business block in Baltimore. He was dressed like a countryman, and nobody took any notice of him until he made a bid clean out of sight of the others, but still away under the real value of the property. The rival bidders put their heads together and concluded it would be a fine joke to let the stranger make the purchase, particularly as the conditions called for cash payment. Their dismay was thick enough to cut with a knife when McKeown drew out his wallet and calmly counted out sixty \$1,000 bills and got his papers and departed. He died worth over \$6,000,000.

Luck in Irish Realty.

Another gigantic fortune is said to have turned up for a native of Limerick, says an English Journal. An old woman named Ellen McCarthy, whose maiden name was O'Brien, has received a letter from her son, James O'Brien, residing in Bay City, Mich., stating that an uncle of his has died in San Francisco, leaving an immense fortune amounting to several million dollars and advertising for heirs. From the description given in the papers, and the facts in possession of Mrs. McCarthy, there can be no doubt she is the person entitled to the property. Her brother had been transported many years ago for Whiteboyism, and, after fulfilling his sentence went to San Francisco, where he entered into business, and became chief partner in the great banking house of Flood & O'Brien. Mrs. McCarthy is a relative of the Mr. McCarthy, of Limerick, who lately succeeded to another great fortune in India.

Chances in Florida.

Judge Cook, of Jacksonville, Ala., recently bought from the state for \$20 as a speculation, 40 acres of land on which the taxes had become delinquent. On looking up the site of the land he found to his astonishment that it lay within the corporate limits of the town of Anniston and was worth \$10,000 at a low valuation.

Maggie Mitchell's Luck in Realty.

Miss Maggie Mitchell's mother and herself were driving one afternoon in the early '70's through what was

then a rather obscure portion of New York City. A very pretty piece of ground, on which was a handsomely constructed cottage, met Mrs. Mitchell's eye. A word to the coachman and they were driven to the gate of the grounds surrounding. The family who were then occupying it had formerly been very wealthy, but "Black Friday" came, and the Umbrella cottage, as it was afterwards called, was all they had to show of a handsome fortune which went in Wall street.

Within two days after seeing the property it was conveyed to Maggie Mitchell for less than \$15,000. It was 125 feet wide by 170 feet deep and was situated on what is now known as One Hundred Twenty-Fourth street and Seventh avenue, New York. It was occupied for a time by Miss Maggie Mitchell and her family. Through the opening of Seventh and Eighth avenues, which are known as the boulevards, this property yearly increased in value. The taxes became enormous, but Miss Mitchell, though tempted by several flattering offers for its purchase, still held the property. A few years back a syndicate of New York capitalists residing in Harlem, realizing the increasing population of the city in that direction, conceived the idea that a theatre, such as New York had never known, ought to be built upon the premises. Accordingly overtures were made to Miss Mitchell and \$80,000 was at first offered for the corner. This was politely declined by the little actress. The impetus had been given, and a young man of broad ideas, but limited capital, induced this syndicate to offer \$90,000 for the ground on which to erect the Harlem Opera House. The deal was finally closed for \$110,000.

A "Lucky" Field.

Marshall Field, the well known Chicago merchant, is called lucky by his friends. A few years ago in settling with a country merchant, he was induced to take \$300 of mining stock. He didn't want it and offered a big discount for cash, but the merchant didn't have the cash and so Mr. Field kept the stock. In seven years he has drawn \$30,000 in dividends from that stock, and it is said that all the money he ever has invested in min-

ing stock, and he has invested considerable and with great success, was his profits on that \$300.

How Field Lost It.

Justice Field, of the United States Supreme Court, counts as his lost opportunity to gain great wealth, his refusal, forty odd years ago, to buy a sand lot opposite the Palace Hotel, in San Francisco, for \$4,500. This lot, divided in two, has since been sold for \$1,000,000.

Potter Palmer's Fortune Depended Upon Mrs. O'Leary's Cow.

Potter Palmer is a ten or twenty times millionaire, and yet but for Mrs. O'Leary's cow, which kicked over the lamp which upset and caused the Chicago big fire, which destroyed one-third of Chicago, "Potter" would not have had opportunities to buy the corner lots at panic prices, which made him a millionaire.

Luck in Pittsburg Suburban Lands.

In 1888 David Shaw, a Pittsburg real estate dealer, purchased a tract corner of Penn and Frankstown avenues, as an ordinary investment at \$13,000. He induced Steve Newburn, after considerable talk, to take one-half interest in it. Newburn's say was little in it, but he consented to take part in the purchase on Shaw's account. Not long after the Citizens' Traction railway wanted it for railway purposes and after considerable dickering paid \$85,000 for it. The fly in the amber was that after the papers were signed, the third party who purchased it for the traction company, said to Shaw & Company, "You could have had \$120,000 if you had held out—we had to have it."

Willey's Luck.

C. L. Willey, of Pittsburg, in 1891 traded a farm in Bellevue to C. L. Reno for lot and building, corner of Diamond alley and Wood street. He began to remodel the building and made it six stories. W. J. Friday offered him \$4,000 rental. C. Delp offered him \$5,000 and a five years' lease if he would erect a seven-story

building. Contracts for the larger building were to be signed next day. That evening the building fell down, killing and wounding several persons and destroying adjoining buildings. The wreck on investment. Damage suits; but next day the agitation for the widening of Diamond alley began and he sold the wreck as it stood for \$5,000.

Hostetter's Bad Bills (?) Proved to be Bonanzas.

Pure luck in real estate operations has often brought a fortune to a man as unexpectedly as the death of a long-forgotten uncle on a distant landed estate. Among Pittsburg people there have been some striking instances of the truth of this. They illustrate how frequently the element of chance transforms a seemingly bad bargain into a bonanza. As a shrewd, careful money-maker, Dr. David Hostetter perhaps had few equals in his long business career in Pittsburg. Yet at one time he was not able to calculate the result of what then appeared to be a worthless investment. It was only when he went as an invalid to Southern California two months later that he could count the profits of a certain transaction in the gold that the coffers of luck poured into his lap. And he was only there on a pleasure trip, too. It came about in this way: Hostetter & Smith, many years ago, had a bad account in that section of California on a sale of bitters. The only way they could get anything out of it was to accept a piece of waste land there. To them it seemed next to nothing as the payment for \$1,000 worth of bitters. When Doctor Hostetter went there later for the benefit of his health, he sold the worst half of that same tract of land for \$90,000.

Pittsburg Carpenter's Chances.

Away back in the sixties Samuel Key, a carpenter, worked for the Denny estate in Pittsburg, and attended to their repair work generally. The Denny's were land poor and Key often complained that he could not get market money out of the work. His bills against the estate would accumulate and at periods they gave

him a lot in the Twelfth ward. Lot after lot accumulated in this way and land in the Twelfth ward got to be immensely valuable. At last about 1880 the lots got to be worth so much that Mr. Key developed the plan, sold out his lots and is now leading a retired life, the comfortable possessor of half a million dollars.

Pittsburger's Luck in Texas Land.

A few years ago S. A. Johnson, Esq., and Augustus Beckert, Ex-County Commissioner, with a few others, formed a combine to speculate in Texas land. It came about in a chance way. Mr. Beckert's health having been bad he visited San Antonio for relief and while there was impressed with its possibilities as a good point for investment. On his return to Pittsburg he induced a number of parties to form a company to buy land there. A large suburban tract was selected and a committee visited San Antonio to look over the ground. While there they were offered a cheaper tract at the opposite end of the town and its very cheapness so impressed them that they purchased it too, expecting however, to make the most money out of the first, which, as they believed, was in line with the city's expansion. The growth of the city seemed to be very pronounced in that direction and a much higher price was paid for it than for the other tract. In the course of a few years the growth of the city began to rapidly extend out towards the cheaper tract, and the result was that while they made a profit from both investments, they made most from what looked at that time to be the least promising and what was most promising made hardly any profit. They staked their judgment on the high priced tract originally selected and were disappointed, but the tract that they purchased by the merest chance, proved to be a fair sized bonanza. So much for judgment in real estate.

Luck in Texas Land.

Senator Farwell, of Illinois, has an income of \$700 a day. It is not many years since he was working in Chicago for \$8 a month, but he was a believer in real estate

and took chances in Chicago dirt. He made a fortune in building the Texas State House, the pay for which he received mostly in land. It took 200 miles of fencing to inclose his estate, and he has cattle by the tens of thousands upon the ranch.

Grant's Sixty Acres.

When General Grant was entertained in Chicago at a public dinner just after the close of the war, he made the prediction that the city would one day become the metropolis of the New World; whereupon a Chicago land owner who was present said: "General, I have sixty acres of land on the West Side, which I am tired of owning. If you will take it I will make you a present of one-third of it." General Grant laughingly accepted the offer and several years later when he again visited the city, the land was transferred to him for a nominal consideration. The property remained in his possession undisturbed until the time of the Grant-Ward failure, when on May 17th, 1884, a mortgage for \$150,000 was recorded against it in favor of W. H. Vanderbilt.

Some People Refuse Fortunes.

Anthony J. Bleecker, of New York, in 1855, while selling lots on Eighth avenue, between One Hundredth and One Hundred Fifty-First streets, knocked down four of them at \$100 each to John W. Mitchell. "Gentlemen, this is not my bid!" exclaimed the astounded knockdownee. "Pay ten per cent. and give bond and mortgage for the rest," suggested Bleecker. Mitchell consented. Since then his heirs have held the four lots at \$100,000.

In 1875 twenty acres southwest of the Catholic Cathedral, Fifth avenue, New York, known as Dr. Hosack's botanical garden, were offered at \$18,000 and no takers. Now the rent alone of the property yearly is \$344,000. So!

Chances in Lumber Bills and Realty.

John Hopkins, Allegheny, Pa., hardware merchant, tells these chance stories of the olden time in Pittsburg

and Allegheny. In 1844, Andy Morton had a lumber bill of \$700 against the owner of the lot on Fifth avenue and Wood street, 60 foot on Fifth avenue to Diamond alley, and adjoining Eisner and Phillip's clothing store. He had some difficulty in collecting it. The owner finally offered the lot in payment of the bill. Morton said to Mr. Dunlap: "What do I want with his lot; I can't pay my hands with a lot." Finally being unable to get any cash, I had to take the lot. "It is now worth nearly \$400,000, and the chance taking made all the Mortons rich. At that time there was not a single brick house on Fifth avenue, from Market street up."

I knew well old Garvey, the oil tank manufacturer. He repaired some oil tanks for the Columbia Oil Company, and when he tried to collect his bill he was offered some stock in the company. "What can I do with that stuff," he said. "It won't pay bills or buy anything." But he finally took it and the unexpected rise in value made him immensely rich.

The "Long" Side of it.

Hon. Henry M. Long, ex-Speaker of the Pennsylvania legislature, and now one of Pittsburg's leading brokers, tells this story of his early days in the "wild and wooly west":—Some thirty years ago I was up near Duluth on a short trip. While there town lots were offered for \$25 each. I didn't see much in the lots and the "Zenith City of the unsalted seas" was but little known outside of the town limits. However, I had an old watch which, in its best days might have cost \$50, but would not bring over \$5 at a forced sale. I offered the watch in trade for two lots more in a joke than seriously and it was accepted. The town issued to me a certificate of title and after carrying it for over twenty years, I sold it for \$7,000. The taxes were but nominal and many a time during those twenty years, I was almost tempted to give it away as I saw no future in it. Ever since that I believe in "holding on." A few years before this I sold my one-fourth interest in the Pittsburg Gazette for \$15,000, and here in 1900, George T. Oliver came along and paid \$50,000 for the "Old Lady."

Chance on Old Lumber and Realty Bills.

In 1885, C. Campbell, Pittsburg lumber merchant, had to take an East End property in payment of a lumber bill. He was in debt and wanted a \$6,000 mortgage on the property. The Dollar Savings Bank objected to loaning over \$5,000 on it. This amount would not let him out of his difficulty but the bank finally agreed to lend him \$6,000. With this amount he pulled through and afterwards sold one-half of the property for \$50,000 to —.

Chances in Land—A Note for \$500 Exchanged for a Cool Million.

W. H. H. Algeo, Esq., artist and real estate operator, Allegheny, Pa., vouches for this: I remember hearing from an old timer about an old gentleman who was looking on at the erection of the new Sixth street bridge and he remarked: My grandfather furnished the lumber for the original bridge over the Allegheny at this point. There was a balance coming to him of \$500, and the bridge people were hard up and offered him a note for \$500, or five acres of land on the corner of North avenue and Federal street. The lumberman decided to take the land, finding he could not get prompt cash. When he went home that night his wife upbraided him and jeeringly remarked: So you decided to take the land, did you?—that's the way you always do—let them rub it in on you. You will do no such thing. You just go back right away and get the note. He took his wife's advice.—It was a case of must, as she was the cashier.

Mr. Algeo says to-day the land is worth \$450 a foot or conservatively the five acres are worth a million of dollars, which was refused for the \$500 note and we are not dead sure even the note was paid. Eve was not the only woman who spoiled a good man's chances.

I am informed of another instance nearly similar when a man was given the option of taking sixteen acres of Stewart's land at Evergreen, Ross township, Allegheny county, or an equal amount of acreage on the river front where Allegheny City now stands, and the

old Reuben said: "that land down by the river is marshy and subject to overflow. I guess I'll take the Evergreen patch." The latter is now worth \$16,000, as I sold it lately, while the "marshy land" rejected is worth several millions.

Chances in Park and Fire Department Lands.

Mr. Bigelow, Ex-Director Public Works, Pittsburg, said regarding the park purchases this morning: "The first ordinance provides for the purchase of the Shoenberger site, naming \$70,000 as the price to be paid for the land. Cashier Lyon, of the Exchange National Bank, was representing the estate in this matter. When the land was being negotiated for, and the ordinance providing for its purchase was hanging fire, I went to Mr. Lyon and asked him how much money the estate was to get for the land. He told me that the price agreed upon was \$51,000. That leaves \$19,000 for somebody." —Pittsburg Chronicle Telegraph, December 11, 1900.

Compelled to Move Made Him a Snug Fortune.

Edwin S. Lare, Esq., conspicuous for many years as an Allegheny City councilman, was in business for many years on Smithfield street, near Virgin alley, when Witherow & Company purchased the site for the present Duquesne Hotel. This compelled Mr. Lare to remove his business to what looked then to be an undesirable locality on a back (Diamond alley) street. Presently a movement for the widening of Diamond alley with a view of making it a prominent thoroughfare succeeded, and real estate values thereabouts soared high, and Mr. Lare sold out in a short time at a profit of \$35,000, which he invested in Sixth Street Bridge stock, and is now a director in the Bridge Company.

Bishop Phelan's Luck.

A few years ago Morris Kaufman, of the Kaufman Department Store, Pittsburg, had an option on the St. Paul's Cathedral site, Fifth avenue and Grant street, Pittsburg, for \$800,000. The papers were drawn up but on second thought Morris decided to let it go. A year

or two later Director Bigelow, of the Department of Public Works, was offered the site for one million dollars. He had decided to take it and erect thereon a new City Hall. But about this time Bigelow had "troubles of his own," and the opportunity passed. A little later the Pierpont Morgan deal resulting in the creation of the United States Steel Trust and the absorption of the Carnegie Company occurred, and this poured unlooked for millions into the coffers of the Carnegie Company stockholders. The one direct result was the purchase of the McTighe corner on Fifth avenue and Grant street by H. C. Frick, for the erection of a large office building. The purchase gave increased value to the Cathedral corner opposite, with the further result that its value increased at least a half a million over the Kaufmann option price. Thus the Pierpont Morgan-Carnegie deal with which the Bishop had nothing whatever to do, enhanced contiguous property, and the Bishop who would have gladly taken \$800,000 from Kaufmann, was compelled by circumstances to hold on until a half million new values were made and all clearly contingent on a big New York steel "deal."



"Be careful still of the main chance."

—Dryden.

CHANCES ON FRIDAY.

Scotchy:—"It's no gude lueck settin' sail on Freeday."

Captain:—"It's no better luck hanging around gin shops on Friday."

—*The Unwritten Will.*



Chances in Authorship and Journalism

Less Chances of Fame or Fortune in Literature
than in Any Other Intellectual Pursuit.

Authorship and Journalism ✻

GAUGED by results there are few forms of modern enterprise in which the risk or chances of success are so disproportioned to the actual gain as authorship and journalism. The author has first to create his work, and then his troubles have only begun. Publishers have their methods of gauging book success and weighing authors' brains, and while not always infallible, the author is ordinarily without recourse. Some of the best works in literature were rejected at one time as "unavailable," while others in which they invested cash and fond anticipation fell by the wayside, and even when the "Ms." is available the author must take all the chances and ordinarily only one-tenth the proceeds. Milton and Shakespeare were not the only "literary fellers" who got poor pay for their Mss.

The chances of successful journalism are equally slim and uninviting. Independent journalism is becoming more rare and its success more difficult, and the tendency is distinctly towards larger capitalization, smaller intellectual output, less individuality, cheaper methods and smaller salaries.

Henry W. Grady's Chances.

"For me Fate gave
Whate'er she else denied,
A nature sloping
Towards the sunny side."

—Lowell.

The address of Henry W. Grady, of the "Atlanta Constitution," at the New England dinner in New York

some years ago, on the "New South," was an instance of jumping into fame in a day. It was the most notable political oration since the war. The wonder was how a comparatively unknown man came to be invited to so notable a gathering. It was the work of Cyrus W. Field and here is how it was done:— Sometime previous Grady wrote a highly eulogistic article recommending Justice Field for President. Cyrus Field was a Republican and did not object to his brother becoming President. The tribute to the Field family tickled Cyrus so much, that he made the acquaintance of Grady and enabled him to purchase a half interest in the "Atlanta Constitution", and also boom the Democratic Field some more. This put Mr. Grady on his pins and he was enabled finally to buy the whole paper. Then it was arranged to bring him on to the New England Dinner, and deliver a carefully prepared speech. It was a "howling success," and the New York papers began to boom Grady as a Vice Presidential candidate from the South, on a ticket with Grover Cleveland, in 1888. The combination was to have been Field and Grady, backed by millions, but "the best laid plans," etc., but this does not alter the fact that Grady owed his great fame, his newspaper interest, and his popularity at that time to the chance acquaintance with Cyrus W. Field.

Edmund Clarence Stedman.

In 1859, Mr. Stedman, who was then an associate editor on the New York "Tribune," made his first fame. A Cuban planter, living in New York, who had engaged himself in marriage to a young lady of that city, was attracting an altogether undue share of attention from our dear friend "Jenkins." The papers teemed with accounts of his wealth, of his magnificent bridal presents, of the young lady's trousseau, and so on. Stedman seized the opportunity to publish a satire called "The Diamond Wedding." It took the town by storm, and it so incensed the parties concerned that the father of the bride waited upon the poet with a challenge. But the duel never came off, nor did the poet apologize.

But Stedman by this incident obtained a popularity which was the foundation for enduring fame.

Author's Luck.

Life is at best a tangled maze,
A web of woven chances,
We grope away thro' cloud and haze,
Mere toys of circumstances.

—Hood.

Sir Edwin Arnold, a successful man, whose luck has kept pace with his culture, takes himself so very seriously nowadays that he feels called upon to give the public an account of almost every act of his life and detail of his career. He has recently been telling an anxious world of the train of circumstances that led to his becoming a journalist. "I had returned to England from India," he relates, "where I had a lucrative office. One day I read in the Athenaeum a criticism of one of my literary efforts, and while perusing the periodical stumbled upon an advertisement for a leader-writer for a new Liberal daily newspaper." He sent in his application. An offer came, and his wife, who objected to returning to India, where she had lost a son, urged him to accept. He did so. His salary was two thousand five hundred dollars a year; before three months had passed it was increased to five thousand dollars. And there you have a very clear explanation of what Sir Edwin seems to regard as an affair of marvel and mystery.

John Hay.

The snow came down like a blanket,
As I passed by Taggart's store,
I went in for a jug of molasses,
And left the team at the door.
They scared at something and started,
I heard one little squall,
And hell-to-split over the prairie,
Went team, Little Breeches and all.

—Little Breeches.

Secretary of State John Hay is indeed a lucky Bohemian and diplomat. His poem on "Jim Bludsoe" first brought him into favor, although it was so faulty in construction that he represented Jim as the engineer of a steamboat, who "kept her nose agin the bank," while she was burning, until all the passengers escaped, when

in fact the engineer of a steamboat being down in the hold, cannot know which way the boat is going, and has no power whatever to "keep her agin the bank." Col. Hay's attention was directed to that defect in his poem at 2:30 A. M. lunch, in one of the coffee and cake saloons on Park Row, in New York City, where the writer and Bronson Howard and Col. Hay were accustomed to meet; and Hay's reply was one of intense, though ludicrous anguish at the mistake. Finally after considerable thought, he said: "Well, I don't know, but it is my firm opinion that I intended to write 'pilot' when I wrote 'engineer'."

The publication of Jim Bludsoe was an accident. Hay himself was very much ashamed of the poem, and thought it the veriest trash. Some friend of his unearthed it by accident and presented it to Whitelaw Reid for publication. It was published and at once had a "run". "Little Breeches" followed, and after that came "Tillman Joy." None of them had so much poesy in them as they had theology. The queer expressions in regard to religion really constituted their only merit, and contributed to their popularity.

John Brisben Walker.

"All things come to him who waits."—*Longfellow.*

Cosmopolitan Magazine, New York.

My dear Mr. Breen:—

When adversity arrived, I endeavored to bear it with as smiling a face as possible, and kept struggling until opportunities came which enabled me to once more get upon my feet. Yours faithfully,

John Brisben Walker.

May 5, 1891.

* * *

Mr. Walker's ability and enterprise would doubtless have made the "leaves rustle" anywhere. He had chances as a student, soldier, diplomat, politician, journalist, town site builder and magazine owner, but the turning point in his career was when, as an alfalfa farmer, he made the Berkeley farm "desert," at Denver Col.,

"blossom as the rose," and sold it for a round million, after which the then-run-down Cosmopolitan offered an "opportunity" for other millions.

"A Circumstance of Great Importance."

Strange as it may appear, Mr. George was given quick prominence by the agency of the wealthiest journal in England rather than by the potency and merit of his book. Its exhaustive review by the London "Times" was the happiest thing imaginable for him. His great achievement really was in commanding that long review in the first paper of Europe. That of itself, showed that he had done something unusual. It was nevertheless a circumstance of great import, and is one of the most striking illustrations in recent years of the influence of a newspaper. Because George dies from undue physical exertion in advocating his opinions, his eulogists seek for the highest examples in comparison and parallel him with Lincoln on the score of a martyr, with the distinction that Lincoln was a man of circumstances, while George was not. Yet few men at the outset, Lincoln included, have been given such wide recognition as George got through the London Times. Without it, he would at least have found, in an individual sense, that poverty is not the handmaid of progress. The light would have been much longer breaking, and he at the same time would have been a poorer man. He does not seem to have drawn his lesson from his own consciousness.

Mr. Howells's Chances.

Mr. Howells was a Republican in politics and when Lincoln ran for the Presidency, he wrote a Campaign Life of the Rail Splitter. When Lincoln was elected President he remembered his young biographer in the distribution of party favors. Luckily, his gratitude took no very florid form. Had he bestowed upon Mr. Howells a lucrative clerkship, or a berth in some one of the departments, he might have ruined his career. He did exactly the right thing in appointing him consul to Venice. The salary was light, but so, too, was the work.

The consul had ample opportunities to prosecute his favorite studies in a congenial atmosphere, to extend his knowledge of men and things, and to continue his literary labors.

David Harum's Chances.

Edward N. Westcott, author of "David Harum," tells of his long delayed luck thus: "One admiring friend exclaimed: 'Why don't you write for publication?' To this he replied with a humorous smile, 'I have tried my wares on a few publishers, but they'll have none of me.'"

Thackeray's Chances.

"After thirty years of ups and downs, Fate seemed to smile upon him. By his lectures alone he had made \$47,500. He wrote to his mother: 'Three more years, please the Fates, and the girls will have the eight or ten thousand apiece that I want for them.'"

Sir Robert Carden's Luck.

The late Sir Robert Carden's interest in the "London Times," began before he was born. His father, a barrister, married Jemima Walter, daughter of the first and sister of the second John Walter, proprietors of the Times. The paper had but lately changed its style and title, having been aforetime known as "The Daily Universal Register." At the wedding breakfast of Mr. Carden and Miss Walter, the father of the bride rose and proudly endowed her, as a marriage gift, with a column of advertisements in the young and rising journal. The particular column was the third, or, as it is sometimes called now, the "agony column;" and it is said that the family lawyer, who was present, but had not been consulted in this important matter, was not well pleased with Mr. Walter's impulsive generosity. Whatever the column in question was worth at that time, its commercial value must have vastly increased as the years rolled on, and little Master Robert came into the world proprietor of an undeveloped gold mine.

Hon. James P. Barr's Opportunity.

The opportunity of Hon. James P. Barr, late editor and proprietor of the Pittsburg (Pa.) Post, came in 1840,

when John Coyle, Esq., a leading attorney, then a clerk in the Allegheny County Prothonotary office, wrote a letter to Daniel Hugh Barr, father of Jas. P. Barr, picturing in the most glowing colors the opportunities that awaited young men in a bustling, growing city like Pittsburg. The elder Barr was in the coopering business at Blairsville, Pa., a gentleman of the old school, with more than the average literary ability, had been postmaster at Blairsville, and "Village Hampden" in that locality, and was anxious to give his boys a good start in the world. The letter was shown the youthful J. P., and he jumped at the chance and decided after conference with his father to go to Pittsburg, and learn what Benjamin Franklin characterized in that day as the "art, trade and mystery of printing." He started to learn his trade with the "American Manufacturer," which was the predecessor of the Pittsburg Post. But young Barr had a higher ambition than to be a mere typesetter and regarded his trade merely as a stepping stone to greater things. He had natural ability of a high order, a fair education, a winning personality, a strict Democrat, but without partisan bias or resentments. During the Rebellion when partisan feeling ran high and "Stantonism" was rampant Mr. B. was a sturdy upholder of Democratic principles, even at times when halters were suspended from lamp-posts as administration arguments.

About 18—. Chambers McKibben, Sr., then postmaster of Pittsburg, took a liking to young Barr, and persuaded him to accept a responsible position in the postoffice, where he remained here for four years, and it seemed for a time as if following in the footsteps of his father, who had been postmaster, that he would settle down to the humdrum life of a postoffice employee. But it was not to be, and the natural bent of the young man asserted itself, and he returned to his "first love"—the newspaper business. With his savings he purchased an interest with John Dunn in the "Chronicle." He soon sold his interest in this to Babcock and McDonald, and with the new energy and new capital bought the "Post," then

owned by Phillips and Smith, and retained his interest until his death, and the "Post" despite all attempts to dethrone it still maintains its position as the "only Democratic Paper" in Western Pennsylvania. The John Coyle letter was the match that touched the fuse, and but for that letter the great editor of the "Only" would likely have lived and died a cooper at Blairsville.

Dan'l O'Neill's Chances.

The career of the late Daniel O'Neill, Esq., of the Pittsburgh Dispatch, is a marked illustration of a type of man mentally alert, resourceful, sanguine and particularly well equipped for his newspaper opportunity when it came. It oftentimes takes certain coincident factors to bring about a decided result. The coincident element in this instance was the disposition of J. H. Foster, editor of the Dispatch, to retire. His responsibilities were growing faster than his years, and he was literally tired of the business. On the other hand, as chance would have it, Mr. O'Neill was gradually growing into the business. He liked it for its power, its new activities and its new opportunities. He was a breezy master of the King's English, and about this time certain financial resources came his way. He pushed the button at the opportune moment and the prize was his. When the opportunity arrived, he was ready, and that is the whole secret, and the only secret of such men's bewildering success. Such opportunities might come to a man with less foresight or forehandedness, and passed him by as the idle wind. His connection, as owner, developed latent business capacity of a high order, and it is this special capacity rather than fine writing that goes to make the successful modern newspaper. Theodore Tilton in his "Golden Age" said it was useless to write fine editorials, so long as the receipts were less than the expenditures.

The model modern newspaper is therefore both an intellectual force and a business problem. His keen analytic mind would have doubtless made its mark in some other calling if the newspaper opportunity had not occurred, so to speak, at this particular time; but his special talent so far as I could judge was in the newspaper

line. I knew him in his prime, and learned something of his original dividend making methods. He spared no expense in getting the news, frequently tipping liberally out of his own pocket, and without the knowledge of his partner Rook, reporters who had developed any special enterprise or ability, as editor Ed. Locke and other "scribes" of that day might testify to interestingly. On the other hand, he was intolerant of shams and make-believe journalists. I once heard him lecture a Trinity College graduate, named Maitland, on his reportorial work, and this five-minutes lecture contained more journalistic "meat" than could be gotten in a five-years' course in a "school for Journalism." He began at the desk and worked up like Greeley, Bennett, Raymond, Halstead and Jim Mills of the Post. It was his luck to hit the right period. With the same talent to-day, his opportunity under changed newspaper conditions might have never come. He came upon the scene when his forceful personality counted for something amid the wilderness of "dead wood," inertia and common-place. He made the dry bones rattle. When he was on the Chronicle its pages sparkled with vivacious Anglo-Saxon. After he left, it lapsed into that moribund condition which invites absorption and usually precedes sepulture. Thus while chance diverted his attention to the Dispatch at the particular time that Editor Foster had, like a certain character in Tennyson "grown aweary and aweary," this coincidence might not have led to the establishment of a great newspaper—might have been utterly fruitless—had not Mr. O'Neill been equal to the opportunity when it came. His acquaintance with Alex. W. Rook and the latter's proficiency in the mechanical department of a newspaper, was another chance factor that helped to bring about a successful result.

Fisk's Luck.

General Clinton B. Fisk spent his early years on a farm in the wild west. As soon as he learned to read he hungered for books, and while apprenticed to a farmer he set up in the wood shed a library, which consisted of an old copy of Shakespeare's plays, with half the

pages torn out, *Pilgrim's Progress*, *Paradise Lost*, and *Robinson Crusoe*. These he kept in a book case, made out of a shoe box. After learning these books almost by heart, he yearned for a Latin grammar, but he had no money to buy one. Necessity is the mother of invention; he sold a trained coon to a circus, and with the money bought his Latin grammar, walking twelve miles to the book store, and home again. He lived to amass a great fortune as a result of these toys of circumstance. When the war broke out Fisk was a bankrupt and could hardly pay for desk room in a cotton office in New York.

Chance and "The Old Oaken Bucket."

"The Old Oaken Bucket" had its origin in a sudden thought. Samuel Woodworth, a printer, went into his house in Duane street, New York, one hot summer day in 1817, to get a glass of water. "That tastes good," he remarked, "but how I wish I could drink just at this moment from the old oaken bucket on my father's farm!" His wife rejoined: "What a poem could be written on that thought!" Woodworth reflected for a moment, and then, sitting down at a table, began: "How dear to my heart are the scenes of my childhood, etc."

A Great Publisher's Luck.

In 1864 George W. Childs, without any newspaper experience, purchased for \$150,000 the "Public Ledger," of Philadelphia, when it was losing \$3,000 a week. It had been a mismanaged penny paper, crippled by the increase in price of print paper. Mr. Childs made it a 2-cent paper and soon had it earning over \$1,000 a day. Had it not been for Dr. Kane's Arctic explorations, Mr. Childs could not have published his book and made his first great start in money making.

But for the breaking out of the Civil War, "Parson Brownlow's" book would never have been heard of and Mr. Child's great financial success would never have been possible. Had it not been for the war, and the high price of paper, Mr. Childs could not have purchased the "Ledger" from Swain, Abel & Simmons, and had it not

been for the ending of the war, then the price of paper would have continued to be an obstacle to its success. All these and many more, were purely "chance" matters, with which Mr. Childs' admitted good judgment had nothing to do.

N. P. Reed's Chances in Answering Advertisements.

One of the most successful newspaper proprietors of Pittsburg in recent years was Nelson P. Reed, Esq., publisher of the Commercial Gazette. He learned the trade of saddler in Butler, Pa., and in 1863 came to Pittsburg without a dollar, to seek his fortune. He replied to an advertisement in the Pittsburg "Dispatch" for a bookkeeper and made such a good impression on J. Herron Foster, one of the owners, that he was given employment immediately. He soon became familiar with every detail of the business. The paper was at times "hard up," and numerous stories are told how Mr. Reed managed to tide over critical periods. On one occasion the paper was about going to press with not half enough paper to run the edition. Mr. Reed hunted up the watchman at the paper warehouse after the firm had gone home and paid for — reams out of his own money. He was for a time confronted with what Lord Byron calls:

"The saddest of all human ills,
The inflammation of our weekly bills."

He began by selling space at a discount to a few of the larger advertisers. It was a perilous business, but something had to be done out of the ordinary and this met the difficulty. He saved some money, secured a position on the "Gazette," and later purchased an interest in it, and at his death owned a controlling interest. His whole newspaper career grew out of his chance reply to a newspaper "ad." In after years he acknowledged that it was taking desperate chances for a saddler to offer himself for a position in which he had no experience.

Cardinal Newman.

The Cardinal's hymn "Lead, Kindly Light," was the result of sea sickness and fever which prostrated the emi-

nent divine while the vessel was becalmed en route to Marseilles. The hymn was written while he was suffering from the fever.

James Parton's Luck.

James Parton's fame as an author was the result of a chance criticism on Charlotte Brontë's "Jane Eyre," which he wrote for N. P. Willis' "Home Journal." He says that after he had sent the MSS to the "Journal" he regretted it and tried to get it back, but it was too late. It was published and his reputation was at once established by the publication.

Journalists' Chances.

Fifteen years ago this nation was shaking its sides with laughter at the absurd sketches written by "the Danbury News man." His paper had at that time attained a wide circulation, and he was wealthy. But until then he had had a desperate struggle for fame, which finally came to him as the result of a little coincidence quite out of the ordinary.

Wilber F. Story, whose erratic genius had made the Chicago "Times" the most noticeable, if not the most influential, journal in the West, came to his office one morning and found the elevator broken. He, therefore, had to climb up the stairs—and difficult stairs they were—to his room on the fifth floor. By the time he had reached his room Mr. Story was out of both breath and temper, and when he was out of temper something was pretty sure to happen.

Just behind Mr. Story came Mr. James M. Bailey, the unknown editor of the Danbury "News." He, too, had clambered up the stairs and lost his breath, but managed to keep his temper. He was a stranger in the building, only making a fraternal call, so the first open door he accepted as an invitation. Entering the room, he saw an elderly gentleman, whose very red face looked all the redder because of his white hair and beard. It was Mr. Story, still puffing, and presumably, swearing. The visitor stood near the door, mopping his heated brow and heaving his weary breast. Mr. Story stopped short and

looked at him as if to say: "Well, who in — are you, and what in — do you want?"

The poor Danbury editor hesitated, drew back, puffed, and said: "Is God in?" The allusion to the height of the building struck Mr. Story squarely in the middle. He burst into laughter and seemed unable for many minutes to control himself. Then he took the card of the guest and, after a brief conversation asked him to send the Danbury "News" in exchange for the Chicago "Times." Mr. Story never forgot "the Danbury 'News' man," and whenever Mr. Bailey's paper came to the "Times" office it came to Mr. Story's room, where he himself marked something to be reprinted from it. The tremendous circulation of the "Times" and its influence on the other journals soon made the Danbury "News" an object of demand by exchange editors everywhere, and Mr. Bailey's fortune was soon assured.

Henry Drummond's Luck.

The late Henry Drummond owed his success more to Moody and Sankey than to the strict merits of his writings. When he offered the collection of addresses entitled "Natural Law in the Spiritual World" to publishers they declined them, although most had appeared in a weekly periodical. He had declined the editor's offer of \$200 for the copyright. A few years later a publisher accepted the book and issued one thousand. By and by the "Spectator" praised it, whereupon there set in a demand for it, which was not satisfied until 119,000 copies had been bought. It is only another illustration of how slight a turn of the wheel of fortune makes all the difference between pecuniary success and failure.

Sir Walter Scott's Luck.

Accident made Sir Walter Scott a novelist. It will be remembered that he threw away the unfinished manuscript of "Waverly" in disgust, and about eight years afterwards, rummaging in the drawers of an old cabinet for some fishing tackle, came across the discarded manuscript. Was there ever a more striking instance of a "man finding a kingdom while he sought for his father's

asses?" If trifles seem to have determined the fate of nations, accidents equally small have led men into unlooked for pursuits. Cowley became a poet through reading the "Faerie Queene;" Reynolds had never thought of painting until Richardson's treatise fell into his hands; Corneille showed no liking for any except legal literature until he fell in love and felt it necessary to relieve his passion in verse; oliere might have continued weaving tapestry had not his grandfather piqued his pride by wishing he could be an actor like Montrose. If that sturdy soldier, Don Inigo Lopez de Loyola had not received a wound which led him to beguile the leisure of convalescence by reading "The Lives of the Saints," the world might never have heard of him as Ignatius Loyola, nor of the famous order of Jesuits, which he founded.

James Gordon Bennett—A Great Journalist's "Destiny."

"The fates with mocking face look on, inexorable, nor seem to know where the lot lurks that gives life's foremost place."

It would fill no small volume to rehearse in detail all the circumstances, ups and downs, and chances and opportunities in the career of James Gordon Bennett, founder of the New York "Herald." I may safely take the great journalist's own testimony that in the most important event of his life he was simply fulfilling his "destiny." Here is the account of his marriage, written by himself and published in the "Herald" on June 1st, 1840:

To the readers of the "Herald"—Declaration of Love—
Caught at Last—Going to be Married—New Movement in Civilization.

I am going to be married in a few days. The weather is so beautiful—times are getting so good—the prospects of political and moral reform so auspicious, that I cannot resist the divine instincts of honest nature any longer—so I am going to be married to one of the most splendid women in intellect, in heart, in soul, in property, in person, in manner, that I have yet seen in the course of my interesting pilgrimage through human life.

* * * I cannot stop in my career, I must fulfill that awful destiny which the Almighty Father has written

against my name, in the broad letters of life against the wall of Heaven. I must give the world a pattern of happy wedded life, with all the charities that spring from a nuptial love. In a few days I shall be married according to the holy rites of the most holy Catholic church, to one of the most remarkable, accomplished and beautiful young women of the age. She possesses a fortune. I sought and found a fortune—a very large fortune. She has no Stonington shares, or Manhattan stock, but in purity and uprightness she is worth half a million of pure coin. Can any swindling bank show as much? In good sense and elegance another half a million—in soul, mind and beauty, millions on millions, equal to the whole specie of all the rotten banks in the whole world. Happily, the patronage of the public to the “Herald” is nearly \$25,000 per annum, almost equal to a President’s salary. But property in the world’s goods was never my object. Fame, public good, usefulness in my day and generation—the religious associates of female excellence—the progress of true industry—these have been my dreams by night and my desires by day.

In the new and holy condition into which I am about to enter, and to enter with the same reverential feelings as I would Heaven itself—I anticipate some signal changes in my feelings, in my views, in my purposes, in my pursuits, what they may be I know not, time alone can tell. My ardent desire has been through life to reach the highest order of human excellence by the shortest possible cut. Associated night and day, in sickness and in health, in war and in peace, with a woman of this highest order of excellence, must produce some curious results in my heart and feelings, and these results the future will develop in due time in the columns of the “Herald.”

Meantime, I return my heartfelt thanks for the enthusiastic patronage of the public, both in Europe and in America. The holy estate of wedlock will only increase my desire to be still more useful. God Almighty bless you all.

JAMES GORDON BENNETT.

News Chances.—Ottendorfer's Chance.

The career of Oswald Ottendorfer, the celebrated editor of the New York "Staats Zeitung," hinged on his fear of extradition from Saxony on account of his participation in the revolutionary movements against Austria; and this fear at the last moment caused him in ——— to come to America, where he began life as a laborer, often being employed on the "Staats Zeitung." Some time after, the proprietor, Jacob H. Uhl, died, and this circumstance led to the marriage of Mr. Ottendorfer to Mr. Uhl's widow and becoming editor and proprietor of the paper.

Editor McClure's Luck—Partner McLaughlin's Story.

Could thou and I with fate conspire,
To grasp this sorry scheme of things entire,
Would we not shatter it to bits and then
Remould it nearer to the heart's desire.

—Omar the Potter.

Among other things related is the accident which made him the publisher of the Philadelphia "Times." Looking over the morning papers at breakfast one morning he noticed a two-line item which read as follows: "Col. A. K. McClure is thinking of starting a newspaper."

On his way down town that morning Mr. McLaughlin dropped into Mr. McClure's office and finding the colonel in, said: "I see by the papers that you are thinking of starting a newspaper. If there is any truth in the rumor, you may need a publisher and it may be to your interest to consult with me before the enterprise is started."

In this incident we have the genesis of the Philadelphia "Times." It is curious how trivial an incident will sometimes make a turning point in a man's career. I know of a man whose whole life was changed because he walked on the left instead of the right hand side of the street one morning. Had the above two-line item not come under Mr. McLaughlin's attention, he might never have had the opportunity to demonstrate his great ability as a newspaper publisher, nor Col. McClure his genius for journalism.

Proctor Knott's Chances.

"Man knoweth Knott what a day may bring forth."—*Bible.*

Hon. Proctor Knott's funny speech in Congress twenty-five years ago made him famous in a day and it was all by chance. He says he had no idea at the time that this speech was to make his reputation, and it was an inspiration which comes only once in a life time. He told me the story. He said: "It was near the close of the session, and I was asked to speak on the land subsidy bill in the house. I prepared a sober oration, with no more fun in its points than in the moral law, and it was nearly as long. I tried to get the speaker's eye, and when the bill was about passing Holman was preferred before me. I asked him to give me his right to the floor, or a part of his time. He told me he could not do it. At last I spoke to the speaker and he said he thought he could arrange to give me a hearing.

No Idea of Humor.

"This was several days before the speech was made, and I had no idea of humor as yet. A day or so later a lobbyist called upon me and told me that a bill would soon be up to improve the harbor of Duluth. I asked him to tell me where Duluth was. I knew, of course, its situation, but I wanted him to understand that I thought but little of his bill and be thus able to refuse his request. He did not see my irony, but he put his hand in his breast pocket and pulled out a map. Here was the whole civilized world drawn in circles, and these circles grew smaller and smaller until at last they terminated in a dot at the center, and on that dot was printed the word 'Duluth.' These were hundred mile circles, and the distances of all the great cities of the country were noticed, and their small dots looked like hamlets compared with Duluth. To look at that map you would suppose that if you wanted to go to Liverpool, London or Constantinople you'd have first to go to Duluth for your start, and on the map were printed statistics showing that there were 2,000,000 square miles about that point all tributary to Duluth. The bland young man delivered his eulogy of this mighty embry-

onic city, and I saw as he did so the chance for some fun in the house. I asked him to leave the map, and said that I lived on a little creek in Kentucky, and that most of my people had never seen a ship. He did this, and he suspected nothing, saying: 'Mr. Knott, I hope you will study that map, and go for our bill.'

"I replied, 'I will go it,' but I never saw him again. As I thought more over the matter the fun grew upon me, and I found that I could make my speech on the land bill and bring in Duluth. I went to the library and prepared some of the best parts of the humor, and I intended it only as an introduction to my more sober speech. When I got the floor I found the house with me, and when my time was extended I could not go up from the ridiculous to the sublime. I went on with the humor and dropped the serious oration, and the speech over which I had spent days of labor was never delivered. The greater part of the humorous speech was the result of the inspiration of the moment, and while I made it I never thought that it would put the country upon a broad grin. I was astonished the next day to find every one talking about it and that all my friends at the Capitol congratulated me upon it."

***Literary Luck—John G. Saxe's Literary Reputation Waned
With Ill Health, the Result of an Accident.***

Up to the year 1875, John G. Saxe was a splendid and conspicuous specimen of virile manhood. The beginning of the end was the poet's dreadful experience and remarkable escape from a revolting death in a Western railway disaster in the spring of 1875, while on his return to Brooklyn, at the conclusion of a lecturing tour in the South. The sleeping car in which he had a berth was thrown down a steep embankment, and he was rescued therefrom by the merest chance. As he lay wedged in between the broken timbers, stunned and bruised, a fellow passenger, who had escaped, bethought him of a sum of money which he had left behind him. On returning to the car, he stumbled upon the insensible poet. The latter was thereby discovered, and rescued from what would have inevitably been death and destruction

by fire, as the sleeper in which he was found, after a brief interval following his rescue, became a mass of seething flame. His flesh was bruised, but no bones were broken. Outwardly he appeared to have escaped with slight bodily injuries. Not so—a grievous hurt was there—deep, insidious and lasting, though at the time unfelt. The poet's nervous system had received a shock from which it never rallied. Exhaustion set in; slowly but surely the consequent weakness overspread and undermined his whole physical being. He began to experience a greater degree of bodily and mental fatigue than had been usual with him. He ceased to write and his literary reputation declined. Worst of all was its depressing influence on his exuberant spirits, which became more and more subdued, until at last his mind had lost much of its mental buoyancy.

Whitelaw Reid.

"Opportunity is everything."—Jay Gould.

Whitelaw Reid's career is a special illustration of what great ability can do when aided by "circumstances." In 18— Horace Greeley, of the "Tribune," had just been defeated for the Presidency, and had returned to the editorship of the "Tribune," pretty sore at heart, not because of his defeat so much as from the discovery that the negroes of the South, for whom he had so long battled in his paper, would not vote for him—did not know him; knew only the General Grant who had fought for them on bloody fields. He had just lost his faithful wife, and that saddened him. But neither the misfortunes of political defeat, nor that of domestic loss affected his brain—only his heart was touched by these troubles. But when his old partner, Samuel Sinclair, publisher of the "Tribune," told him that the "Tribune" had been taken out of the Republican party at a great loss, that it was in serious financial straits, that it would be necessary for Horace Greeley to retire as editor, and that the "Tribune" must be sold—then Greeley went mad and died. It was that knowledge which killed Greeley, not chagrin at the loss of the Presidency. He was hardly in his grave before the "Tribune" was sold out by Sinclair. A syndi-

cate of leading Republicans, headed by, or acting through William Orton, the president of the Western Union Telegraph Company, had agreed to buy a controlling interest of 51 shares for \$500,000, with the idea of having the then Vice President of the United States, Schuyler Colfax, resign his high office and become its editor, and thus bring back at one leap, as it were, the "Tribune" to the leadership of the Republican party. The scheme contemplated the continuance of Sinclair as publisher. He was Colfax's personal friend, and he wasn't to go out with his old chief. But the men who had really helped Greeley to make the paper, such as Dr. George Ripley, Bayard Taylor, John H. Cleveland, Thomas Rooker, Whitelaw Reid, and others—they were all to be sold out. They had actually received checks from the syndicate for their shares of the stock. Mr. Orton had gone to Washington to tender the editorship to Colfax. Whitelaw Reid, who had been in charge of the "Tribune" after Mr. Greeley's death a fortnight before, had cleared up his desk late one evening and was preparing to move out. He sent to John R. G. Hazzard, the principal editorial writer, and to myself, the then city editor, to come to his room for a final parting, as all supposed. When we went in he closed his desk with a snap, handed Hazzard a check for \$40,000, made payable to Reid for his four shares of stock, and said: "Boys, that represents my connection with the 'Tribune.' It has been sold to a syndicate. Mr. Schuyler Colfax is to be editor, Mr. Sinclair remains as publisher. Mr. Orton, who represents the purchasers, desires you, Hazzard, to take charge until Mr. Colfax returns. You," he added, bowing to me, "insist on resigning. You can turn over the city department to our chief assistant."

That was all, except that Hazzard tried hard to suppress some tears, and I got mad and fell to cursing the one whose treachery—for there had been treachery in the sale—had ruined the "Tribune." Much more was said, however, and while we yet talked, a dispatch was brought to Mr. Reid which had just come from Z. L. White, the Washington correspondent of the "Tribune," stating that the Congressional Credit Mobilier investigating commit-

tee, then sitting in Washington, had traced Oakes Ames' bribes to Schuyler Colfax's pockets, and that Mr. Orton had suddenly left Washington for New York, disgusted at the revelation and in distress over the purchase of the "Tribune." That news we all three knew meant that Colfax could never be editor of the "Tribune," but only Reid guessed how much more was at stake; and he didn't remain long enough to say what he was thinking about. He shot off at once for the house of William Walter Phelps.

Mr. Orton was in great trouble on his return to New York. The syndicate was based on the employment of the Vice President as editor as a short jump for the "Tribune" back to the Republican leadership, without which position its future was laborious and uncertain.

Orton could not carry the paper alone, the syndicate might not wish to. He met Jay Gould and told him of his troubles. "Don't bother about your syndicate; I'll take the whole of the stock," was Gould's reassuring reply. And thus it happened that when William Walter Phelps, with all the needful money in hand to buy, and Whitelaw Reid, with every confidence in the future of the paper necessary to run it as "founded by Horace Greeley," on the same day offered to buy the syndicate interest, Mr. Orton was compelled to refer them to Mr. Gould as the owner. To Gould they went without hesitation and tendered him an offer, which Gould accepted on condition that Mr. Orton should be paid a share or its equivalent (\$10,000) for his trouble in the matter. The bargain was closed at once, Phelps furnishing what money was necessary. A proxy was given Reid to vote on the stock of the syndicate, and at the meeting which followed Sinclair was voted out, and the "Tribune" was saved. John Cleveland, the two Greeley girls, Reid, Ripley, Taylor, John Hay and the Ames estate no longer wanted money, but desired to hold their stock as before the sale, so that Mr. Phelps in the end did not have to supply the half million dollars he was willing to risk; but it is to his credit as a friend, and illustrates his nerve as a financier, that he didn't hesitate a moment to put up all that was

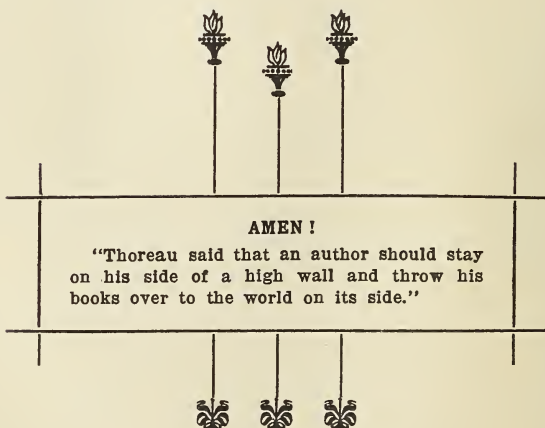
necessary to save the "Tribune" when Reid pointed out the situation to him.*

Where would Reid have been in this particular transaction had not the Credit Mobilier Committee made that particular discovery about Colfax at that particular time?

Was it the result of brains or opportunity?

CIRCUMSTANCE !

Now half our labors are in vain,
Nor joy nor sorrow bring,
Unless the hand of circumstance
Can touch the latent string.



Clergymen's Chances.

"More People Trust to Luck Than to Providence."

Chance in Religious Matters

HOW small an event often changes the course of history in church movements, is well illustrated by the remark of a great English Catholic historian, who said that but for the chance, and forbidden sale of indulgences by Tetzel, all Europe would to-day be yet Roman Catholic. But for purely chance incidents, Xavier would not have become Apostle of the Indies, and Loyola, but for a chance illness, would not have had his efforts diverted towards stemming the progress of the Reformation. Two notable converts in England—Manning and Newman, and two others in the United States—Hecker and Brownson, led by chance into new religious paths, had much to do with shaping the religious history of the two countries. The discovery of America was due largely to the religious zeal of the Catholic Isabella, and the Spanish Armada, a semi-religious movement, was destroyed by a chance storm at sea. How often have the ambitions or vices of kings, the change of dynasties, or the assassination of rulers, led to radical changes in religious affairs, showing, as Cardinal De Retz put it, that "in great affairs there are no trifles."

In the journal of the celebrated English preacher, Prof. Frederick Robertson, occurs the following singular passage: "If I had not known a certain person I never should have given up the profession of arms to become a minister; if I had not met a certain lady I never should have known that person; if my dog had not disturbed

that lady's invalid child at night, I never should have met her. It is true then that if my dog had not barked on that particular night, I should now be in the dragoons, or fertilizing the soil of India. Who can say that these things were not ordered?"

By Lot.

The Mennonites near Bowmansville, Lancaster Co., October 26, selected a minister to succeed the late Rev. Christian Stauffer. Recently nine members of the congregation were chosen by ballot to enter the ministerial draft, and these occupied the front row of seats. A committee retired to a class-room with nine new hymn books. Into one of these a slip, bearing the words, "Who receives this shall be the one to serve as minister," was placed. The books were then brought before the congregation, and each of the nine men selected one of them. The books were opened by the bishop, and in the one chosen by Henry G. Good the bit of paper was found. He was hailed as the new minister, and his wife sitting in her pew burst into tears of joy.

Cardinal Manning's Chances.

Biographer E. S. Purcell makes it clear that the career of Henry Edward Manning, Cardinal Archbishop of Westminster, was largely a matter of chance. His father intended to make him a banker, but his bent at school seemed to be distinctly for politics. He wanted to get a seat in the House of Commons. During his university life, however, his father lost his fortune, and this gave a deathblow to the son's hope of political preferment. It was when in a despondent frame of mind on account of this financial misfortune that Manning spent a long vacation with his friend, Robert Bevan, who with his sister and family were strong Evangelicals. What the preaching at St. Mary's failed to do the counsels and influence of Miss Bevan accomplished, and he calls the effect of his intercourse with her and her family his "conversion." He thus began his religious life as an Evangelical. He records, however, that "None of this drew me from the desire of public life. I had a

drawing to Christian piety; but a revulsion from the Anglican Church. I thought it secular, pedantic and unspiritual. I remember the disgust with which I saw a dignitary in Cockspur street in his shovel and gaiters."

With his awakened religious interest Manning did not at once propose going into the Church. After leaving Oxford, he obtained a place in the Colonial office. It was a subordinate position, which promised little advancement, and that slow; and he soon discovered that his father's bankruptcy had given a fatal blow to his entrance into Parliament. This collapse of worldly expectation and an unfortunate love affair induced a despondency which inclined him to listen and yield to the pressure of his family, and the solicitation of his friends to take orders. There was in this step a mixture of motives; but distinctly the most prominent motive at the time was the prospect of a more congenial position and an opportunity for a more influential career. The presence of a more spiritual aspiration which he affirms in a retrospect a few years after, does not appear in his letters and diary of the time.

His biographer affirms: "It is clear, Manning was driven against his will to take up the Church as a profession." He himself, in a letter to his brother-in-law, John Anderson—a warm Evangelical—wrote at the time:

"I think the whole step has been too precipitate. I have rather allowed the insistence of my friends, and the allurements of an agreeable curacy in many respects to get the better of my sober judgment."

The fact was that a curacy at Lavington was offered him through his friend Henry Wilberforce, and a fellowship at Merton College was now open to him as a clergyman, which he had sought, and which had been refused him as a layman. Fifty years later he writes:

"I resolved to give myself to the service of God and of souls. It was as purely a call from God as all that he has given me since. It was a call *ad veritatem et ad seipsum*. As such I tested it, and followed it."

In the light of what followed years after, in regard to his appointment as Archbishop of Westminster, it seems

that Manning referred directly to God what was the outcome of much skilful management on the part of his friends.

Chance Factors in Monsignor Satolli's Career.

Said a distinguished Catholic clergyman, of Washington, D. C., in 1897, when Satolli was Papal delegate to the United States: "You may say one man can do little in shaping religious movements. Luther is an illustration the other way, and Mgr. Satolli in our day is another. Had Satolli taken action in favor of the French empire after Sedan, or had he protested against Dr. McGlynn's land theories, or against Archbishop Ireland or Cardinal Gibbon's position on the school question in the United States, or taken a different attitude towards the colored race in the United States, the chances are the history of the Catholic church would be quite different in all these matters. All of them were contingent on Satolli's peculiar temperament, and temperament is a matter of chance. As Lavater says, "A man is no more responsible for his temperament than for his nose."

Mrs. McKinley sees no Chance in it.

A Washington correspondent of the Chicago Record, December, 1898, writes: "Mrs. McKinley is saying some bright things these days. The other evening the wife of a prominent citizen of Washington, while visiting the White House, happened to mention that she had received a basket of mushrooms from an unknown source, and, fearing that they might not be genuine, had taken them to the market where she usually bought her vegetables, and had them carefully looked over before they were cooked.

"What were you afraid of?" inquired Mrs. McKinley.

"I was afraid we might be poisoned and die."

"I thought you were a Presbyterian," retorted the President's wife, "and that Presbyterians never die until their time comes."

How Chance Made Dr. John R. Paxton a Clergyman.

John S. Ritenour, the editor of the *Pittsburg Bulletin*, tells this story of Rev. John R. Paxton, the prominent Presbyterian divine of New York City:

When a young man at Jefferson College, Cannonsburg, Pa., Mr. Paxton and a Tennessee lad named Cooper were schoolmates. They were chums, but they had their school boy quarrels, and one of these was so serious that the landlady was called in to interfere, and finding advice ineffectual, she threw a bucket of cold water on the combatants while they were "clinched." This had the desired effect, and Cooper and Paxton made up, and were better friends than ever. With the breaking out of the war, Cooper left for home. Paxton accompanied his friend some distance on his journey in a stage coach, and when they parted there was a rending of heartstrings, as neither party ever expected to see the other again. Cooper enlisted in the Confederate army, and Paxton a little later in the Union army. After the war was over, Paxton joined the ministry, and is known as one of the most distinguished divines in the Presbyterian Church. Captain Cooper after the war entered the newspaper business and became editor of the "*Nashville American*." Cooper learning that his old friend Paxton was still alive arranged for a reunion of the Blue and the Gray, and wrote him a letter asking how it ever "occurred" that he became a clergyman, for said he, "of all the boys in college at that day he was the most combative and the least likely to become a minister of the Gospel." Dr. Paxton in reply said: "I enlisted when Fort Sumpter was fired upon, and in the course of events I found myself in the trenches at Gettysburg. Just before the battle our Captain came along and said to me: 'Let me get in that rifle pit for a moment, for I want to make an observation.' Hardly had Private Paxton exchanged places with the captain when the latter's head was torn from his shoulders by a Confederate cannon ball. I was shocked and impressed more than words can tell, and in recognition of my providential deliverance from death I then and there resolved that if I was spared to return from the army that

I would devote my time and talents thereafter to the ministry, and would devote myself to the service of the Lord."

Capt. Cooper then asked: "If it was a providential interposition that saved your life, what was it that took off your captain's head?" The Doctor with becoming gravity replied: "Cooper, you must not ask such questions as that—they would knock the bottom out of all the theology in existence."

The reunion was indeed a mile-stone in the lives of both, as they recounted their college experiences and fought their battles over again. But when it came to answering questions about chance, fate and destiny, each realized that the question box of Providence is filled to overflowing these days, and he must be a bold interpreter of the unknowable who would undertake to solve all such problems.

Archbishop Ireland's Chances.

Archbishop Ireland's success as a Roman Catholic ecclesiastic and diplomat depended on a number of chance incidents in his career, among them these:

First. His acceptance of the chaplaincy of the Fifth Minnesota regiment in the War of the Rebellion.

Second. The opposition of Bishop Grace to Ireland's appointment as Bishop of Nebraska, which succeeded and led to the latter's appointment later as co-adjutor bishop of St. Paul, December 21, 1875.

Third. His opposition to Bryanism and his philanthropic labors and views on the school question are factors in determining whether or not he will be named as cardinal.

Chances of Being Methodists, Presbyterians, Etc.

Sam Jones, the noted evangelist, referring to certain people who had given public reasons "why I am a Baptist," "Why I am a member of any particular religious denomination," said to Brother Witherspoon: "Now, if my mother and Sam Witherspoon's mother had only exchanged babies, I would have been a Presbyterian

and Witherspoon would have been a Methodist, and that is all there is in it—pure chance.”

Cardinal Gibbons' Chances—From Counter to Crozier.

Even greatness is not exempt from Fate's caprices.—*Maurey.*

How a New Orleans Grocery Clerk Became a Catholic Cardinal.

—*New Orleans Times.*

Happening on Saturday morning to meet at the City hall Mr. W. C. Raymond, that gentleman narrated to the representative of the “Times” a biographical episode, which for phenomenal success might compare most favorably with the careers of those who for all the time will live in history, and which affords to the student of human character one of the best examples of the possibilities within the scope of human achievements that ever came within the writer's observation.

It might be well to state for the information of those not already acquainted with that generally known fact, that Mr. W. C. Raymond was at one time numbered among the largest and best patronized family grocers in this city, and that his establishment, located on Camp street, just above the corner of Commercial Place, was sought by a large majority of the lovers of good things.

“Many years ago,” remarked Mr. Raymond, “there were employed in my store two young men, George Swarwick, with whom you are, no doubt, well acquainted, and his brother-in-law, Jimmy Gibbons, concerning whom I may narrate something that will prove of interest, when I say that my former employee, Jimmy Gibbons, who rolled barrels and tied-up packages of sugar in my store, and His Grace the Right Rev. James Gibbons, Archbishop of Baltimore, the confidential friend of His Holiness Leo XIII., and a high dignitary of the Catholic Church in the United States, are one and the same person.

“James Gibbons was in my employment about eighteen months. He was without exception one of the most energetic, intelligent and strictly conscientious young man I have met in the whole course of my life. Honest as the sun, and strictly upright in all his conduct, I do not believe that a purer man than Bishop Gibbons exists

to-day. His career in life, in exceptional good fortune might be compared with that of those well known in history, and I have learned to look upon him as the Napoleon of the Church.

"After service in my store of eighteen months, young Gibbons announced to me that he intended to quit work, conceiving it to be his duty to attend the theological seminary at St. Mary's, in Maryland, and study for the priesthood. A bright student and a man of earnest convictions, he early won the esteem of his professors, and not only this but the favorable notice of the Right Rev. Archbishop of the Diocese. So high an opinion was held of Father Gibbons by the Church that after ordination he was selected to take charge of the parish of Canton, just opposite Baltimore.

"In this parish several priests had previously failed utterly to create an interest in the Church, or even to establish a parish of any numbers or influence whatever. Within two years Father Gibbons had not only erected a splendid temple of worship, but had created one of the largest and most influential parishes in the entire neighborhood. His great success in this induced the Archbishop to retain Father Gibbons as his private secretary, a position which he held for some years.

"During this time it became necessary to choose a Missionary Bishop for the Diocese of North Carolina, a state which, at that time, had but one Catholic church within its borders, that of Wilmington. Gibbons' name was forwarded to the Holy See as being that of a suitable candidate for the appointment, but a reply came back from Rome that inasmuch as the candidate was believed to be of Irish birth, and that it was deemed inexpedient to appoint to a Bishopric any but priests born within the country wherein they exercised jurisdiction, an appointment was refused.

"There occurred the most extraordinary circumstance yet to be narrated. A diligent search into his family history disclosed the fact that Gibbon's father and mother, though both of Irish birth, soon after their marriage emigrated to America, where their son James was born. They then returned to Ireland with the child,

and James did not return to America until he became a youth, but is really an American-born and a citizen of the United States.

"This circumstance removed every obstacle to his appointment as Missionary Bishop of North Carolina, and he became among all classes one of the most esteemed prelates who ever officiated in that state.

"The demise of the Bishop of Richmond elevated Bishop Gibbons to his See, and made the legatee of one of the wealthiest Bishoprics in the country, and the more recent death of the Archbishop of Baltimore has elevated this fortunate prelate, who was also his Grace's heir to the Archbishopric, and the highest position of the Catholic church in America. All this has happened in the course of a comparatively few years."

The writer distinctly remembers a time when Mr. George Swarbrick, now a prominent merchant, and his distinguished brother-in-law, then plain James Gibbons, were both employees in Mr. W. C. Raymond's store, and were the story not so well authenticated as it is, it would have the appearance more of a romance than of reality.

LONG AGO.

"What shapest thou in the world
'Twas shaped long ago."—*Goethe.*



DOUBTFUL ?

All nature is but art, unknown to thee;
All chance, direction, which thou canst not
see;
All discord, harmony not understood;
All partial evil, universal good,
—*Pope.*

Chances in Science and Discovery.

"It is strange to see how few things turn out as we design them."
—Tom Brown's School Days.

Chances in Invention, etc.

IN no department of human effort does chance enter into more largely than in invention and discovery. Columbus was operating in a geographical "blind pool," when he discovered America—the falling of the apple, which led Newton to the discovery of gravitation, and the railway accident, which led Westinghouse to the invention of the air brake, were all matters of pure chance.

Columbus' Chances.—*Christopher Colon got His Pointers on a New World From a Dying Pilot, Whom He Had Befriended.*

(From J. W. Breen's Letter in Pittsburg Dispatch, January 14, 1888)

History is full of lucky illustrations, and the big fortunes of Rome to which Pliny refers might furnish an inexhaustible mine to the believer in chance or fate, but I prefer, as more in harmony with my purpose, to confine myself to later events—to facts and observations of to-day—of occurrences at our own doors, and which being under our notice, with the proof or disproof accessible, make the most authentic form of history.

I will depart from this, in one instance only, and allude to the discovery of America as a matter of chance. I will not touch the prehistoric or legendary, or refer to the early Northmen who were baffled by chance. But

I will take Columbus and the indisputable facts of his career. If Columbus had not fallen heir to a job lot of old nautical instruments; if the court sharps at Lisbon had stolen his nautical secrets, as they tried to; if the monk Marchena had not furnished him assistance; if Cardinal Mendoza had not obtained for him an audience with Isabella; if the latter had not the money to spare for furnishing his expedition; if after he sailed, he had not the confidence of his sailors; if when the mutiny was at its height he had not observed lights and sea weed, on that fateful final day when the patience and confidence of all on board the Pinta was exhausted—if a hundred such chances had not occurred, would the Bahamas or America have been discovered, think you? All these were so many links in the chain of destiny, and as Lowell has Columbus say:

"For me, I have no choice.
 I might turn back to other destinies,
 For one sincere key opens all fortune's doors;
 As Ganymede by the eagle was snatched up,
 So was I lifted by my great design.
 I knew not when this hope enthralled me first,
 But from boyhood up, I loved to hear
 The tall pine forests of the Apennines
 Murmur their hoary legends of the sea.
 But to the spirit select there is no choice;
 He cannot say, this will I do, or that,
 For cheap means putting heaven's ends in pawn
 And bartering his bleak rocks of the freehold stern of destiny, first born.
 A hand is stretched him out the dark,
 Which grasping without question he is led where there is work.
 And the uncertain dizzy path that scales
 The sheer heights of supremest purposes
 Is steeper to the angel than the child,
 And chances have laws as fixed as planets have.
 One day more these murmuring shoal brains leave the helm to me.
 God! let me not in their dull ooze be stranded."

Bessemer Stumbled on It.

I asked Edison what he regarded as the most important invention or discovery of the generation, outside of those which had been made in the field of electricity. He put his hand to his head, pulled his hair, which is now very gray, down over his forehead, half closed his eyes and said, as though speaking to himself:—

"The most important invention, let me see. Oh, there is no doubt that the Bessemer steel process is the most important; no doubt whatever; and Bessemer did not

know any more about iron or steel when he was undertaking his work than I did about electricity."

"Than you did about electricity?" I inquired, with surprise.

"Yes, I didn't know anything about it then and I don't now, nobody does. All that we know is that it is vibration. Bessemer had to work for his victory, I tell you. When he went to the steel makers and offered them licenses for a process for making steel by blowing air through molten iron, to speak in a general way, they laughed at him, and he actually had to produce his steel at first by stealthy or secret methods. Even the workmen themselves did not know what they were doing. But by and by it began to be found that there was a better steel on the market at a very much cheaper price, and then Bessemer was on top. Why, I heard the other day that the royalties from his process had amounted to 26,000,000 pounds sterling.

Chances in Discoveries.

Ferdinand and Isabella took big chances when they traded off a third class schooner for a first class continent, and the voyage of Columbus was nothing if not a chase for chances, as he started out to find the city which Marko Polo described as Kuffee, whose king had 500 elephants and whose streets were thirty-two miles long. This was the city Columbus was hunting when he struck the continent of America by chance.

Scientific Luck.

Robert Stephenson, the great English Railway Engineer attributed his ultimate success to an accident to the Prince of Wales from Steamship at Blackwell, which fortified his view of the strength of wrought iron beams and determined the crowning event of his life, the construction of the Britannia bridge across the Straits.

Tom Johnson's Chances.

Tom Johnson, of Cleveland, Ohio, while a boy, went into the service of a street railroad, and invented various devices, including a fare-box, which brought him

some money, he joined in buying a dilapidated street railroad in Indianapolis and became its manager, his father being president. He was then but twenty-two years old, and in twelve years thereafter had acquired a fortune of at least half a million. He acquired another street railroad at Cleveland, took up his residence there, and was elected to Congress in 1890-1892 by astonishing majorities.

Inventor's Chance.

One of the most eminent of American inventors said lately: "My father was a poor young Scotchman, who set out to go to the Cape of Good Hope to seek his fortune. On the streets of Liverpool he saw an old gentleman, a cripple, trampled down by a horse in a hansom. My father, who was a young giant, picked up the old man and literally carried him to his hotel. He was an American, wealthy and interested in scientific pursuits. He asked my father to dinner. The men liked each other. My father gave up his African plans, and went with his new comrade to the New World. He married, and I was born in the midst of machinery, new inventions and a scientific atmosphere. I naturally became an inventor. If that horse in the hansom had had a quiet temper I should not have been so born.

Cyrus W. Field's Chances.—His Failure in Business Diverted His Mind to the Atlantic Cable.

The suggestion of the Atlantic cable was a matter of the merest chance to Cyrus W. Field, the proprietor. He had failed as a dealer in old paper in New York, and this ill luck induced him to make a trip in 1853 to South America, where business difficulties impressed on his mind the necessity of a sub-marine telegraph, and on his return to New York, he evolved a scheme for a sub-marine cable from New Foundland to Ireland. But for his ill luck in business the cable might still be merely a scientific dream.

He was remarkably unlucky in his early career, as he was lucky in his later ventures. He went to New York at five years of age, worked for H. T. Stewart for two

dollars a week. He tried the paper business and failed three or four times, and generally had a run of hard luck. In 1853, becoming disgusted with his ill fortune, he took a trip to South America, and this accidental trip was the foundation for his Atlantic cable enterprise. Most people considered him insane, when he talked about it. He enlisted the aid of Peter Cooper, and formed a million dollar company. Failure and success alternately followed. In 1856 he secured the aid of the English Government, which agreed to furnish ships and \$14,000 for messages. In 1857 the United States agreed to help him in a moderate way. The first attempt to lay the cable was a failure. The second attempt in 1858 also failed, the cable breaking. On July 23, 1868, the third attempt failed after 1,200 miles of cable were dropped in the sea, and the project was for a time abandoned. For two weeks Mr. Field hardly slept. But after many lucky and unlucky adventures on July 27, 1866, his efforts were crowned with success. It would take a moderate sized volume to recite all the chances that occurred between the inception of the enterprise and its triumphant close.

Westinghouse Air Brake Chances.

The success of the Westinghouse Air Brake depended not only on the "chance" of invention, but the greater "chance" of making it commercially profitable, and George Westinghouse deserves a large measure of credit in both directions. He got a good scientific education at Schenectady, N. Y., and his father who owned agricultural works in that city was an engineer of no mean ability. Like most ambitious young men, George was unsettled in his early days. He enlisted as an engineer in the war ship, *Mustwetah*, during the Rebellion, and on leaving this position, he vibrated almost to the other extreme—joined a cavalry regiment. While in this arm of the service he gained no little experience in repairing wrecks and bridges after Confederate raids. This suggested to him the device for replacing derailed cars, and his experience had much to do in stimulating his efforts of an inventor. The air brake came as a

suggestion in a railroad accident. It occurred to him that something could be perfected that would prevent collisions and give an engineer the command of a train, such as he did not possess in the use of the throttle, and the reversing lever. After getting this idea in a fairly presentable shape, he needed money to market it. He had no end of trouble in enlisting capital, and many are the stories told by Wm. Anderson and other early friends of how he was turned down by wary capitalists, who are willing to invest when they have a sure thing. For nearly ten years he received nothing from the railroads and capitalists but "cold shoulder" in large slices. Robert Pitcairn gave him "the glad hand" but no money. Ralph Baggaley, one of the finest engineering minds in this age, gave him both encouragement and cash. But Ralph was not then a millionaire, and the Telephone Company which made all its proprietors—Whitney, Riddle, Given, Baggaley, Lippincott, rich, gave Baggaley quite a "bar'l" toward furthering other inventions. For years the Westinghouse outfit was a combination of a struggling inventor, and struggling capitalists, and in this connection I may republish an article which I published sixteen years ago:

"One day, in 18—, I met Ralph Baggaley, then I think a member of the firm of Bollman & Baggaley. He had taken \$500 worth of stock in the Westinghouse Air Brake and still he kept putting up an occasional \$100 until he began to get scared. He came to me one day and said: 'I only agreed to put \$500 into this thing, and now I have \$1,475, and before I put any more in I wish you would go up and look at it.' I declined and said 'What is the matter with it? Does it not stop the cars and do all that it claims to do?' 'Yes,' he said, 'but somehow or other it don't go.' I did not see him for another month, when Mr. B. was very jubilant and said: 'It was all right now.' They had put it on the Wall's Accommodation and it was a big success.' Three or four weeks subsequent to this I met him again and this time he had the blues badly, I tell you. 'What is the matter, Ralph?' I said, and he replied, 'Things are not going right—they have taken the brake off the Wall's

again and thrown it over there in the Round House yard, and I hardly know what to do.'

"Said I: 'Do this: Watch the brake and see if those 'whom it may concern' are not examining it for 'points.' Put a watch and see.' He took McCoy, who was a practical machinist, and sent him up apparently to examine something about the 'brake,' and as soon as McCoy got there he found — — — — — and a number of others sitting on the brake, and sure enough, they were taking 'points.' 'Now,' said I, there is only one thing for you to do. You can never introduce that brake unless you see — — —, if you don't they will get the 'points' of the invention and utilize it, and you will get nothing.' The next thing I knew it was placed as follows:

One fifth—* * * * * P—N

One fifth—* * * * * W—L

Two fifths— * * * * * G—W

One fifth— * * * * * R—B

"From that time forward it was a great success."

Attempts at times have been made to rob Westinghouse of his well-deserved fame as an inventor by the claim that others had suggestions in that connection, but a suggestion is only a part of a great invention. The suggestion of the divisibility of the electric current came to Edison one summer Sunday afternoon as he stood with Professor Barker, of the University of Pennsylvania, watching a majestic piece of mechanism in operation at the Wallace Works in Ansonia. The hint of the telephone was received in an instant almost by Bell, and the suggestion of the quadruplex telegraph came to Edison, as he once said, "between two thoughts." Ericson received the hint of the screw propeller as he watched a fish swimming in a quiet pool, and Westinghouse had the first suggestion of the air brake while in a railway smashup. But apart from the mechanical invention, George Westinghouse deserves great credit for his persistency and ability in "financing it," which after all is the most important "invention." There was a time during the panic of 1893, when a Committee of Pittsburgh business men and bankers refused to lend him any

money on one of his patents, and they seemed about to fail utterly, so far as home support went. Then Mr. W. said: "Well, thank God, I know what it is now to have great prospects and not a dollar to save them, but—and he hied away to New York and induced Brayton Ives to underwrite what the Pittsburg business men called a "lot of gimcracks with no loanable value," for \$1,000,000. Ives made that million entire, and Westinghouse many more, and it was with reference to Westinghouse's grit and resources as a financier, under adverse circumstances, that George J. Whitney, a Pittsburg banker said: "Well, after that Brayton Ives deal, I take off my hat to Westinghouse, he is the daddy of us all—when it comes down to real lucky financiering."

Chances in Air Brake Properties.

It was not until Westinghouse delivered to certain promoters a large amount of stock in his invention, that the corporations took an active interest in introducing it on their lines. Of course, every one connected with the Air Brake Company in recent years has been made rich, and the following from a late financial report (1898) gives an idea of the profits, which were the result of a railway accident:—

The board of directors of the Westinghouse Air Brake Company at the general office at Wilmerding have declared a stock dividend of 100 per cent. amounting to \$5,000,000, and transferred to the treasury the sum of \$1,000,000 in stock to be issued by the directors from time to time for the purchase of property or other uses as may be deemed best by the board. This enormous dividend is in addition to a cash dividend of 50 per cent. or \$2,500,000, declared within the past year. America is full of rich men, rich corporations and companies that make tremendous profits, but no corporation or firm in the world has ever made the enormous profit that has this association of men during the past twelve months. The net earnings of the company for the past ten years are stated to be \$17,500,000, of which the cash dividends have been \$14,596,000.

Where Paul Hugus Missed It.

The late Paul Hugus who, by the way, was one of the lucky ones, used to tell a good story of how, to use his own words, "he was robbed of \$200,000." "How was it?" asked a friend once. "Well," said the old gentleman, who had a weakness for inquiring into and patronizing new inventions, "I one day read an advertisement in the 'Pittsburg Dispatch'—'WANTED—A partner with \$500 to join the advertiser in pushing a patent that will, etc., I answered the advertisement, requesting the party to call on me and explain. Who do you think called? It was George Westinghouse. He explained to me the merits of his air brake, and was very enthusiastic about it. He thought \$500 would put it on its feet. I listened to him and told him to call again, and meantime I consulted a practical mechanic in whose judgment I had a great deal of confidence. He looked at Westinghouse's brake and said it was an old principle, and that Cameron's improvement was the only thing that gave it value, and he advised me not to touch it. He charged me \$5 for his opinion and I gave it to him and took his advice; but that man robbed me out of \$200,000, as I would have been that much better off if I had never taken it."

Hugus was a very shrewd man in this sort of business and made a barrel of money out of his patent Fiery Furnace, but by taking the advice of a very "practical man," he missed owning a part of the most valuable invention of this generation.

Shipwreck Gave Watt His Chance.

James Watt, the inventor of the steam engine, attributes his success in life to a series of chances. He would not have been sent to Glasgow to study, but for the fact that his father's ship foundered at sea. But for this he would have remained a mere shipping clerk. He says further that the failure of Doctor Roback caused him to take Boulton as a partner, and but for the latter's great business capacity, Watt's inventions would never have been a commercial success.

Lucky Edison—A Great Wheel Told Him How to Divide the Electric Light.

A year or two after he became famous Mr. Edison received an invitation to visit the manufactory of the Wallaces, in Ansonia, Ct. A great machine had been built there, and a part of it was an enormous wheel, capable of developing great amounts of electricity by friction. Edison sent for his friend, Professor George Barker, who was the instructor in chemistry in the University of Pennsylvania, and urged Professor Barker to take the trip with him, suggesting that it would be merely a holiday excursion.

On the following day, Sunday, the only time when it was convenient to display the workings of this new machine, Edison, Professor Barker, Mr. Wallace and one or two others went to the shop. The great piece of machinery was started up.

For hours he watched it, forgetting that any one was there. He seemed another man.

As it grew dusk and the machinery was shut down, Edison turned with solemn face to his friends and said: "I believe I have got the right idea for dividing the electric current so as to secure the perfect electric light."

He made experiments costing thousands of dollars. He ransacked the works of the chemist and the fields of nature. He sent agents here and there throughout the world, and he at last discovered that a bit of card-board charred so that nothing but the carboniferous substance remained, would do the work.

Perhaps Edison might have turned to this branch of electric development had he not paid that visit to Ansonia, but it was the accident of what he thought was merely to be a holiday trip that did give him the hint, the results of which are seen in every city in the land.

Samuel Edison, father of Thomas A. Edison, the inventor, residing at Fort Gratiot, Mich., tells this incident of how sea sickness determined his son's career: After the war of the Rebellion, my son concluded to accept a position in Central America, but on his way down was taken so terribly ill with sea sickness that the

physicians on the boat sent him back. He landed at New York City, and from there went to his home and remained several weeks. He then went to Boston, where he completed his first invention and received his first patent. From Boston he went to New York and New Jersey, where he has since remained.

The father is naturally very proud of his son, and readily tells what he can regarding him. When some funny incident in his son's life would flash upon the old man's mind, he would slap his knees and exclaim, "Oh! he was the darndest kid I ever saw," and then the old gentleman would chuckle quietly to himself.

Inventor Bell's Chances.

The date of the real discovery of the telephone might be said to be June 2, 1875. On that day Alexander Graham Bell was standing by one of his harmonic instruments when his assistant accidentally tapped the connecting instrument with his hand. The slight noise proceeding from the nearby receiver would have escaped the attention of a less skilled observer than Bell. To him it sounded as distinct as the crack of a pistol. Again and again the excited young scientist made his assistant repeat the tapping with his finger on the connected harmonic instrument, while he stood with his ear to the receiving instrument, listening delightedly to the sounds that issued from it. He repeated the experiments until he had satisfied himself that the sound which he heard from the one instrument was due to electric impulses generated by the sonorous vibrations of the other. Within the hour he gave orders for the construction of a telephone. The electric speaking telephone was then a practical certainty!

Patent number 174,465, perhaps the most important ever allowed by the United States Patent Office, was issued on March 7, 1876, to Graham Bell for his original invention of an electric speaking telephone.

Chance in Mathematics.

If, prior to flipping, the onlooker predicts 500 heads and 500 tails during 1,000 flips he will not go far wrong,

the probable percentage of error being less than ten per cent. But if he call the turn while the coin is in the air, by making guesses at each toss, either of head or tail, the probabilities are that he will be wrong 750 times in the 1,000. This is the expectation as deduced from mathematical reasoning, and actual results do not greatly vary the deduction.

Chance in Machinery Accidents.

Anyone who has ever traveled on board a ship or in the cab of a locomotive, or who has visited the engines of some great mine by means of which the air necessary for the respiration of the miners is pumped into the bowels of the earth, may have observed how constant and unremitting is the attention which the engineer on duty gives to his machinery. No matter how perfect the latter, he is forever examining, inspecting, watching this piece and that piece, testing or feeling the bearings. Not a minute does he permit his attention to swerve from the engines, realizing as he does that even the finest machinery may break down suddenly and without any apparent cause. While the machinery is at work every portion of it is more or less subject to a severe strain, which may result in the giving way of one or another part thereof, where, unless the hand of the engineer is almost in a second at the lever, a frightful accident would ensue. The main point is no matter how magnificent or perfect any machinery, the really experienced engineer never feels himself secure against a breakdown, as the chance or unexpected element is always in sight, and is consequently forever on the *qui vive*, his attention literally riveted on his engines.



THE REAL "CAESAR."

Opportunities are coming along every day,
but it is only the person who seizes them,
who proves to be the real "Caesar."



Chances in Business.

Opportunity Rather Than Judgment the Determining Factor.

Chances in Business ❀

IN ordinary business affairs the merchant "takes his chances." What is called a "sure thing" gamble is usually a "sure thing" fraud. Dollar culture in all its forms is attended with risks and the well balanced merchant knows that "no risks—no gains." Chance therefore is the cornerstone of business. The prudent business man who buys wheat or railway shares knows perfectly well that their value may depend on a short crop in India or Argentina, and he knows that the crop factor is the chance element. The very prosperity that makes some men rich, makes others poor. The man who sells his share on the top of the prosperity wave is a "lucky fellow," especially if he re-invests in something "equally as good." But in the same period of prosperity the money lender is a loser. In twenty years we have gained five times more in wealth than in population, and the man who now loans out \$200,000 at 3 per cent. gets no more than formerly with one-half that amount at 6 per cent. His income is cut down one-half, so that if he desires to keep up his income he must either curtail his expense or take extra risks in "the street." It is harder now than ever to make money and when made it only gives one-half the return of the elder day.

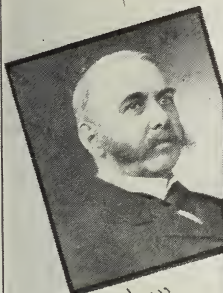
"Yet as I look back I see there was as much luck as merit in what success I have had. I was always ready when the chance came. That was all. If the chance had not come at all my readiness would have done me very little good."

—Mr. Sartwell, in *"Mutable Many."*

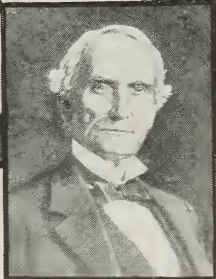
"If you're ever inclined to think there's no such thing as luck, just think of me."

—Senator Geo. Hearst.

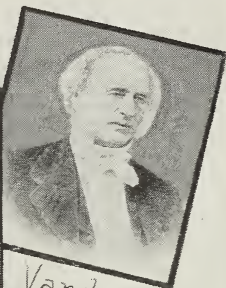
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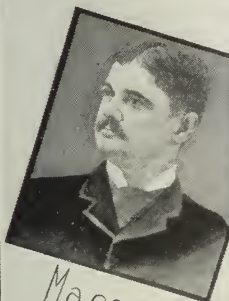
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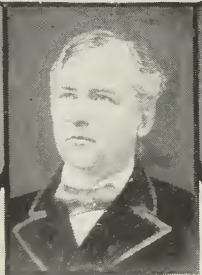
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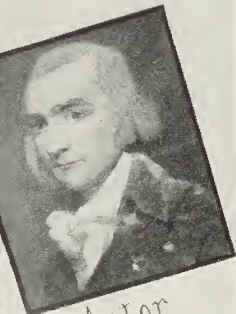
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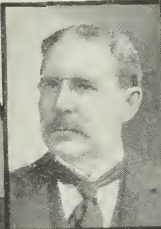
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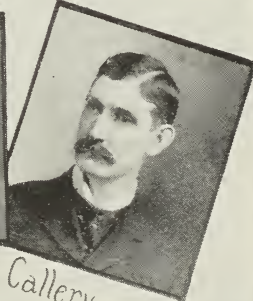
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Baggeley



Oliver



Callery

"There is always a hesitancy and a desire for further intelligence in regard to engaging in any business where the chances for profit depend upon so many contingencies and circumstances."—Benner's Prophecies, 1889.

Modern Banking, All Chance.

It is not a question of how much are things really worth, nor of what men are really sound, for there are really no absolute standards of value—no positive measure by which a merchant or manufacturer or trader in the modern swim can tell that he is absolutely safe. It is a fact for instance, though it is seldom understood even by those most familiar with its practical aspects, that the solvency of our banks depends directly on the mental equipoise of the community.

The whole structure of modern commerce, finance and society rests on a mental basis, on the improbability that every depositor will want his money at the same time that every other depositor wants it. Countless millions of dollars are confided to the bankers of Christendom on the chance that the business mind will remain so serene that no more depositors will ask for their money than the bankers will find it perfectly convenient to supply. The class of the community, in other words, who pride themselves most on being hard headed and practical, and dealers in things, not ideas, are the very class that rest their substance on this metaphysical foundation of the temper of the public. This is what is meant by confidence. When there is a panic, or the shadow of a panic, every one begins to talk of the necessity of maintaining confidence. If confidence goes, vast volumes of wealth go with it. A moment's thought will show anyone that the wealth of the modern world is resting thus on a corner-stone of Chance.

What appears to the ignorant to be a breach of commercial morality is an approved custom based upon the doctrine of averages which is the banking discovery I have alluded to. This doctrine in process of years has taught the world that, if a certain percentage of a bank's deposits—ranging from 12 per cent. to 30 per cent., according to circumstances—is kept on hand to meet the

demands of its depositors, that bank is practically as safe as if it kept the whole on hand, while the use of the rest of the money enables the banker to furnish banking facilities to his clients free of charge, which he could not afford were he not permitted to make a profit on the money deposited by lending it.

C. L. Magee's Chances—Pittsburg Politician and Traction Magnate—A Chance Turn in the Stock Market Made Him Millions.

C. L. Magee, political and traction boss, Pittsburg, Pa., is a millionaire several times over and possessed of extraordinary ability and yet his great financial success did not come by virtue of his ability, but purely as a result of favorable circumstances. How? Nobody who saw the politic, reserved, consumptive looking young man who was City Treasurer Cochran's chief clerk a quarter of a century ago, earning \$40 a week and "blowing it in" weekly in amusements, would have dared to dream that in a quarter of a century that unobtrusive youth would be a Traction magnate and a multimillionaire—yet such is the reality. But how, say you? He was able, temperate, patient, shrewd, a close student of certain types of human nature, with a large capacity to make and hold friends, yet how many people have all these qualities and are not millionaires? So it was hardly these that turned the scale. He was a student, without being a chum, of Quay and Mackey, but really got most of his political education in Philadelphia. He early discovered that there was nothing in politics "as such." So he looked around and saw prospects for great Rapid Transit schemes. Then he looked into City Councils and saw a multitude of friends there and he said to himself: "Why can't I connect these two factors?" Accordingly he formulated his street car schemes and introduced ordinances to give them validity. Here was one step in the game where he distanced competition. By using his friends "opportunities" he got official control of a vast system of street railways in Pittsburg. But something else was needed. Constructive ability to finance these airy bubbles and bring

forth results. Franchises had to be made investments. "Duquesne" Lithographs at first were offered for nothing to purchasers of bonds. Progress was painfully slow. The times were not propitious and to make matters worse his political enemies threw ice water in all the Philadelphia banking offices likely to help Magee out. Fred, brother of C. L. Magee, put up \$75,000—his last resource—to carry the "Duquesne" along. "I sweat blood," he said about this time, "when I think of the perils and risks of this business and these — fellows blocking us in every financial avenue." Interest and fixed charges were accumulating. It was the pinch of the operation and Philadelphia and New York looked coldly on. When things had about reached a climax of disaster one cold, starry night, Chris and — — — descended the "Times" elevator and, after getting a whiff of the "eager nipping air," Chris said: "William, it seems to be all up with us.—Guess we will have to begin over again." They had done much work and now only had "debt, debt, debt, and a pile of Traction Lithographs, elegant to the sight, but then with no earning or borrowing power." This was the situation when the tide turned. A new deal was made with a Fourth Avenue Broker—the Quay machine let up temporarily in its opposition, inquiries for the securities came from the East. The people quite unexpectedly began buying "job lots" of "Traction" for investment. Pittsburg Traction, an opposition line, which had tried three cent fares, got tired of losing money and entered into a "working agreement" with the Duquesne and raised fares to five cents again,—Consolidation of the Pittsburg lines, only hinted at previously, became a fact, and lo! the tide with these favoring circumstances, had turned and the danger line was past. Stocks and bonds which had been everywhere drugs, were now in demand. Then came the Consolidated Company, which began to increase earnings and reduce expenses daily and one of the biggest Traction Bonanzas in America was in sight.

Burns and Callery's Chances.

The original "big four" in the West End Passenger Railway Company were T. S. Bigelow, John C. Reilly,

John and William Burns. Recently I asked John Burns if he remembered when he offered to a certain party the one-fourth interest in the West End Railway for \$22,000. He said :“Yes; but that is where he missed it in not buying and I missed it worse in selling. Broker Castor bought my stock for Mr. Callery, and independent of its large earnings in recent years Callery’s share of the recent sale to McMullin for \$5,000,000 was \$1,250,000. Not a bad investment for \$22,000. I put most of my money in a hansom cab venture and the cable projects came along and knocked my investment dizzy.

I asked Mr. Burns, Did Bigelow or Reilly have any faith in the road or idea of its future? Mr. Burns said: “Not at first. Bigelow had to be coaxed into it, and Reilly would have sold out when I did for a few thousand more than my figure if there had been a buyer in sight. Nobody then saw its great future. So of the Second Avenue Traction. If we had not gone to the Philadelphia Centennial and got stocked up with “cabs” and tried to work them off here on the Hazelwood line, there would have been no Second Avenue Traction, at least for us. Our livery experience there was in line for the Traction experiments when they came along.”

Thus it appears that \$100,000 would at that time have bought out the entire big four interests, which in one shape or another eventually netted the “holders” nearly \$10,000,000. “Such is life in the large cities,” as A. Ward would say.

Banker Harper’s Great Luck.

(Pittsburg Dispatch Letter, March 2, 1888.)

About 35 years ago John Harper, Esq., was a “poor but honest” teller in the Bank of Pittsburg. He was guardian for some minors, and by some mishap and without any fault of his lost a claim of theirs, for which he was held personally responsible, and, much against his will and judgment, he was obliged to take from the debtor the only thing the latter had—a piece of land, consisting of 11 acres in the city of Chicago, then considered barely worth the taxes. Chicago grew so rapidly that it baffled all calculations, and its shifting scenes,

from the pioneer's tent on the lakeside to the big palaces on Randolph street, read like a midsummer night's dream, and a Western orator once, in illustrating its growth, remarked that he fell asleep on a vacant lot in the suburbs, and next morning on awakening found an eight-story brownstone building erected over him. A few years after Mr. Harper's deal the city of Chicago extended for miles beyond his 11 acres, and the enhancement in value brought him what most people would consider a handsome fortune. He is now the president of the Bank of Pittsburg and liberally endowed with the prudence and sagacity of his predecessor, John Graham, and his fame as an upright citizen and philanthropist is even wider than his great fame as a financier. Whether he is a believer in luck or not, I assume he would rather be the holder of the Chicago realty on a rising than a falling market, and, that the rise and fall are oft beyond our ken. The sternest believer in destiny may yet subscribe in good faith to the Tennysonian creed that

"This fine old world of ours is but a child
Yet in the go-cart. Patience! give it time
To learn its limits—There is a hand that guides."

Ross Township, March 2.

JAS. W. BREEN.

Horace B. Claflin's Chances.

H. B. Claflin, the greatest merchant in modern days, owed his diversion to the mercantile business to a chance remark made to his teacher, who communicated the remark to Mr. Claflin pere who thereupon installed young Claflin as salesman in his store at Milford. Mr. Claflin founded the modern system of "large sales and small profits." He started in business in New York worth \$30,000, and before his death he did a business of \$72,000,000 a year.

H. J. Heinz—A Notable Refutation of a Popular Theory.

There is a good deal of proverbial philosophy going the rounds in prose and verse these days, that will not bear candid consideration. Here is a specimen with more rhyme than reason:

"This is a very good world that we live in,
To lend or to spend or to give in,
But to beg or to borrow or to get one's own,
'Tis the very worst world that ever was known."

So far as "borrowing" is concerned this is not altogether true except perhaps in the matter of "borrowing trouble," which is always a bad investment. What would the great operations of the world be without "borrowing" or lending? Carnegie bought his first block of Adams' Express stock with money borrowed from his mother. The owners of three of the leading newspapers of Pittsburg bought their interests with borrowed money. Henry C. Frick borrowed money up to the neck to buy coke land during the panic, and the investment repaid him enormously. Vanderbilt's enormous fortune rests on money originally borrowed from his mother. Rockefeller borrowed money to purchase most of his early holdings in the Standard Oil Company. Jay Gould was quite a robust borrower in his early days. The most notable illustration of this around Pittsburg is H. J. Heinz, the Pittsburg millionaire, who after his commercial craft capsized some years ago got ashore safely with naught but indomitable enterprise, and by borrowing a trifle from some of his relatives and friends who believed in the man's future enabled him to build up the largest fortune in the world in his special line, and has made him one of the veritable wonders of the modern commercial world. If the great poet were alive who wrote:

He that goes a borrowing, goes a sorrowing—or
Neither a borrower nor a lender be,
For borrowing dulls the edge of husbandry.

he would very likely reverse his opinion if he were a stockholder in the Carnegie Company, the H. J. Heinz Company, the Pierpont Morgan Coal Company, the H. B. Clafin Company, or the Morgantheller, or various other colossal capitalizations and dividend payers, which got their start from "borrowing" without any subsequent "sorrowing."

Kenyon's Chances.

Thos. Kenyon, the Federal street, Allegheny, dry goods merchant, has an old silver watch in his safe which he prizes very highly as the lucky medium which gave him a start in business. He was originally a coal

digger, and getting out of work and in debt he pawned this watch for a small sum, which he invested in notions which he sold at a considerable profit. With the proceeds he redeemed the watch and paid his old bills and continued in the notion line for years, and then opened a dry goods store on Penn avenue and made money rapidly. He later moved over to Wm. Semple's old stand in Allegheny, leased the mammoth building and finally purchased it for \$75,000, and is now on the high road to become a millionaire—all on account of that old silver watch.

McConway Took the Tip.

William McConway, of the McConway-Torley Manufacturing Company, Pittsburg, owes his success, aside from his exceptional ability, to two circumstances.

First. His chance acquaintance with John Torley, his partner.

Second. To the remark made by a foreman in the works where he was employed, who said: "You will never get a chance to get up much higher here, and I advise you to dust out and start in something on your own account." He accepted the advice, and is now one of the most successful of the many successful manufacturers in Pittsburg.

"Standard Oil Co." vs. Chance.

In a recent article in the Saturday Evening Post, Henry Clews, the banker, says of the Standard Oil Company: "With them manipulation has ceased to be speculation. Their resources are so vast that they need only concentrate on any given property in order to do with it what they please. There is an utter absence of chance that is terrible to contemplate. This combination controls Wall Street absolutely."

Admitting all that Mr. Clews says as to the vast resources of this combination, and even conceding some of his conclusions, it would still be the exception that proves the rule that all human combinations are subject to chance or circumstance. But his deductions are by no means admitted. Parties more familiar with the in-

tricacies of the oil business than Mr. Clews can possibly be, concede that the money-making prospects of the Standard Oil Company to-day are contingent on the extent of the oil production in the Russian oil emporium of Baku, and the extent of that production introduces at once the element of chance into the oil business. A large output at Baku means a large cut in Standard Oil export, and a large cut in its export means a large diminution of Standard Oil profits, so that in the one natural monopoly where chance is supposed to be eliminated, it still remains true that the chances in "Standard Oil" profits are contingent on the very uncertain chance output of the Russian oil fields, and Banker Clews' reputation as a prophet is contingent on the same uncertain oleaginous foreign conditions.

Erie Canal—A Chance Meeting.

In 1806, quite accidentally Surveyor General De-Witt of New York met Governor Morris at a country tavern in the interior of New York State. Mr. Morris unfolded to his chance acquaintance, his project of building the Erie Canal by tapping the Lake and leading water across the country to the Hudson. From this chance meeting, the Erie Canal was built, mainly, by the energy of De-Witt Clinton. No public work ever produced greater results. The amount saved on grain alone to the State of New York in thirty years has been over \$200,000,000, and thousands upon thousands were enriched by a work, the inception of which was a matter of the merest chance.

Hon. H. M. Long's Chances.

Hon. Henry M. Long:—I guess going West to Wisconsin, and teaching school and running a saw mill out there, was one of my earliest "turning points," and cured me of the roving go West fever. Next I "turned" into the steamboat business, clerking on the "Lehigh." This put me in touch some with the business world. In 1874 I was unexpectedly elected to the legislature, when the whole delegation from Allegheny County, except myself, B. C. Christy and W. L. Graham got stranded. This was the tidal wave year for the Democrats. John Ober of-

fered me on my return \$100,000 of brewing stock for \$20,000, but that is when I missed it in not accepting it. I turned into the broker business some twenty years ago and made something. I sold my one-fourth interest in the Commercial Gazette for \$15,000, and did not strike it rich considering the bonanza price paid later by others. In 1884 I bought Dick Rea's Manchester Traction stock at auction at \$102—par \$50, and it rose to \$400, and I think I netted \$30,000 or over. That was another turning point. Next I tried Pleasant Valley, but that particular watermelon didn't divide up so well. Then I dabbled in oil and sold some at 50 cents and some at \$13 a barrel. But these are nothing. Nearly every man has similar experiences."

A Lucky Glass Manufacturer.

J. B. Ford, the Plate Glass Manufacturer, of Ford City, Pa., has several monuments erected to his liberality and enterprise, and deserves several more. Years ago he failed in New Albany, Ind., in the plate glass and in the steamboat business, but failure to a man of Mr. Ford's calibre only meant putting on more steam for another trial trip. He came to Pittsburg, and tried to enlist the efforts of Jim Chambers and Sellers McKee in his glass project. McKee & Chambers were regarded as the "bright fellows" of that day, "one yard wide and all wool," but they gave Mr. Ford nothing but large slices of cold shoulder. He next tried Stephenson's and got a few \$100 from parties there, and at last he got Nelson, the glass man, to look a few inches into the future of the plate glass industry and invest \$1,000. Ford said: "Nelson, this little investment will make you rich; other fellows can't see what is in front of them." Sure enough plate glass began to boom. Nelson's \$1,000 made him \$3,000,000, and Ford has amassed many millions, and is not through yet. He reduced the price from \$400 per plate to \$80, and soda ash from \$25 to \$11 per ton, thus increasing the demand by reducing the cost. When Mr. Ford needed money in the early stages of the business, he tried to trade a block of stock to Mercer & Robinson, old time Federal street grocers, for some grocer-

ies, but these wise men couldn't see it, and missed a million thereby. The glass manufacturers who turned down Ford in his early days lived to see him make more money in glass making than all the glass manufacturers of Pittsburg combined.

Philip D. Armour's Chances.

Mr. J. W. Breen,
Pittsburg, Pa.

Enclosure may interest you:—

Albert McFarland, who gave Philip D. Armour his start in business life, died at his home in the town of Lisle, N. Y., on the very day of Armour's demise. McFarland met Armour in California shortly after the latter's arrival. Armour's funds had run so low that he did not know where the next meal was coming from. McFarland took a fancy to him, gave him a supply of provisions and an old mule, and pointed out the San Quita trail. This proved the golden road to fortune for young Armour, who several years ago remembered his friend with a handsome check. The cause of McFarland's death was old age.

Very truly yours,

W. C. Armour,
Rare Books,
Harrisburg, Pa.

How Pullman Got His Sleeping Car Idea.

In his early days Mr. Pullman was a cabinet maker and contractor, and while riding in 1855 in a railway car from Buffalo to Westfield on a long trip he was impressed with the necessity of a sleeping coach for long journeys that could be as comfortable as a bed in a hotel. The sleeping cars used then were boxes without much bedclothes or comfort. According to his biographer, R. H. Fitherington:

It was his remarkable perception of an opportunity that laid the foundation of Mr. Pullman's success; his no less remarkable executive ability has developed that success to the present bewildering proportions.

Reilly's Great Luck.

John C. Reilly, of Pittsburg, is a lucky man and his luck all came from being a member of Pittsburg City Councils. He had been in the feed and livery business with only moderate success and had made a cab venture in the Centennial Exposition at Philadelphia with results on the wrong side of the ledger and had about settled down to the ordinary humdrum of the livery business when he was elected to councils from the Fifth Ward, Pittsburg. The position pays no salary and to the average man under ordinary circumstances it offers no inducements except acquaintance and opportunities. Reilly's opportunity came about in this way—strictly proper and according to the rules of the game. Burns had a ramshackle bus line running between Pittsburg and Temperanceville, a nearby suburb. The "tab" on passenger travel showed possibilities. About this time Councilman Sam French and Pat Foley, West End Councilmen, got an idea that there was big money in a traction line to the West End. Reilly and Tommy Bigelow got an idea of the same kind at that time. Reilly argued that my "passenger tab" shows the good chances in the scheme and if there is money in it for the French and Foley "combine," why not for me? Reilly had voted for Bigelow for City Solicitor and was on friendly terms with the dapper little attorney who had a "pull" in councils. Here was a chance for a profitable combine; Reilly's "tab" and Bigelow's "pull." A consolidation of Pull, Tab & Co., Limited, was speedily effected. But the Foley, French combine were not without resources, as Foley divided the "Irish vote" in councils with Reilly and French the "machine vote" with Bigelow. When it came to the "pinch" in committee the Bigelow-Reilly combine prevailed by one vote, Bigelow securing that vote, and getting the ordinance through councils was merely a matter of routine, as committee action usually determines the fate of every ordinance. The result was the building of the West End Electric Railway. A well known contractor (E. J.), says: "they never put over \$1,500 cash into it—the rest was notes and nice lithographs. Bigelow is now a mil-

lionaire—Reilly the same. If Reilly had not been elected to councils—a purely chance matter—or had not voted for Bigelow, or had not his “tab” of experience as a pointer, or had failed in committee with his ordinance, or a score of other things had happened the other way—would Pull, Tab & Co. have gotten there? The road is now stocked for \$5,000,000 and is paying handsome dividends, sold later for \$5,000,000 and John and Tommy are enjoying the results of their hard labor. Oh my no, —Luck—Luck only. Take out the chance elements in this operation—and neither of the projectors were in it—for a moment.

Grocer Lipton's Tip on Luck Promoters.

Thos. W. Lipton, of London, England, eighteen years ago opened a provision store in Glasgow, Scotland. His cash in hand was \$400, the life time savings of his father and mother. To-day Thos. J. Lipton, at 47 years of age, has sixty stores in London and 420 in Great Britain. He grows tea, cocoa and coffee in the island of Ceylon. He has warehouses in India, stores in Hamburg and Berlin, a depot on the Island of Malta, a packing house in Chicago, and 600 refrigerator cars on the railroads of America. His wealth is estimated at \$50,000,000. He says energy, good temper and keeping out of politics are great Luck Promoters.

The Author's Chance at "Brigantine."

In the summer of 1888- I spent a week at Smith's Hotel, Brigantine, N. J. While there I made a chance acquaintance who had much to do with my future prospects. I was seated alone on the porch in the evening when a stranger came out from the main entrance and pulling up a chair alongside mine, he tendered me a cigar, which I declined with thanks saying I did not smoke. The newspapers of the day had some news about a gigantic “Bull Movement” in oil, and my new-made acquaintance seemed thoroughly posted on the oil situation. I became interested and asked many questions. He replied that the “Bull Movement” would not last long, as the “Standard” intended shortly to

"swipe" Riddle, Keene or whoever might be interested in the "syndic." He intimated that the "Penn Bank, of Pittsburg," was the center of the movement and almost said that the bank money was backing the market. Neither of us as yet knew each other and as he rose to depart, I said, "What might your name be?" He said "Henry Fisher." I had never dabbled in oil, but I knew that Mr. Fisher was the "Standard" broker and that he knew what he was talking about. As all the available capital I had in the world was on deposit in the Bank, I took the first train for Pittsburg in the morning, determined to withdraw my deposit. Although not given to me as a "tip" I appreciated the importance of the information and next morning before bank opened I stopped on my way down at the "Globe Office," Pittsburg, to get a document in another connection. As I was about leaving Mr. E. S. Giles, the business manager of the paper came in and went over to his "file" to look at some memo. He was accompanied by a young man, and as he was about leaving, I said, "Ed, who is that young man waiting for you?" I could not say what impelled me to ask this. He said it was Mr. Reiber. I asked, "Is he related to Assistant Cashier Reiber, of the Penn Bank?" He replied, "Yes." I then asked Mr. Reiber if it was true that the Penn Bank was speculating in oil. He replied, "Oh, yes, they are all in it." I had already determined to act on Mr. Fisher's information, but here was unexpected corroboration in the same direction. I went to the bank and called Mr. Riddle to one side and stated I would like to have my account adjusted as I wished to withdraw it. He laughed and said, "Oh, I guess not," and in the next breath asked "Why?" I said "I had a business need for it." He did not seem to like my request and said, "Haven't we treated you right?" "Yes." "Haven't we given you $4\frac{1}{2}$ per cent., which is $\frac{1}{2}$ per cent. more than other banks pay?" Seeing that my request was not meeting with favor, I put on a bold front and said, "Now, Mr. Riddle, it is not a question of percentage, but I must have it." "Oh, well," he said, "if that's the case, it's all right." I asked if I could have it in currency and he

said, "Certainly," and counted out the principal in one stack and the interest in another. I bade Mr. Riddle good day, and he seemed to look puzzled. Perhaps at my peremptory manner, or perhaps because I wanted it in "cash." In the afternoon of that day I met N. P. Reed, proprietor of the Commercial Gazette, and the talk came around about the bank, and I said, "Are you interested in things down there?" He said, "Yes, for \$68,000." I said, "That's a good deal of money for another party to be using in the oil market." I explained further and concluded by saying, "If I were you, I would pull out." But he didn't. He told his brother, George, who had \$26,000 on deposit and he was an early caller next morning and got his money. N. P. Reed meantime called at the bank to "see about it." The cashier explained that the bank was only taking care of some oil for a customer who had "laid down"—that was all. Mr. Riddle asked him where he got his information and he unguardedly referred to me, when Mr. Riddle said: "Oh, that's only one of his newspaper stories." Mr. Riddle denied with such vigor that Mr. Reed wavered. "Why," Mr. Riddle said, with adroit flattery, "if such depositors as you withdraw, of course, any bank might fail." Mr. Reed seemed satisfied and departed. Next morning the failure of the bank was announced by the usual notice on its door that "it would resume shortly and pay dollar for dollar." It made a desperate effort and did resume for a few days, but the "run" continued and depositors were scared and the failure was complete, resulting in the ruin of hundreds, including the unfortunate cashier, who committed suicide. The smash was complete and Assignee Warner said, "it was the most picturesque wreck I ever saw." Mr. Reed lost his money and he never was the same man after this disaster. My opportunity or luck did not end with the safe withdrawal of my deposit. I got tired of keeping it in a mattress, and just at that time Mrs. B——, who had three lots on Center avenue, Pittsburg, was unable to sell or carry, asked me to purchase them. Distrust of Banks at that time and my narrow escape induced me to consider the lots. I was scared into buy-

ing them, as I really did not want them and knew that they were an elephant on the hands of the last owner. Twenty-four hours previous I would not have considered it. But I made the purchase and had so little use for them that I offered them for sale at a very slight advance over my purchasing price. Nobody wanted them. So to get out of my apparent difficulty I decided to build on them and within six months the improvements were completed and rented and within five more days I had an offer for them from S. W. Black, of \$11,000, which I accepted. Thus the Penn Bank deposit nearly doubled itself largely in consequence of a series of chances more wonderful even than my meeting with Mr. Fisher. I didn't want the lots—my judgment was against it, but the lady owner happened to be hard up and was very persistent in her offer. She had borrowed some money from me the previous year to pay taxes and interest and here was another year with taxes and interest overdue and no funds and if the sheriff sold them there might be trouble and delay in getting my original loan, while, if I purchased, I could clean things up and round out the investment. So I took my chances. For a while the result looked dubious, but eventually it proved a fair bonanza. A man should not kick ever in this country of great opportunities, if he makes \$5,000 in one day assisted by what some people call "chance," but other inconsiderate people call "smartness." In neither of these two instances had judgment a thing to do with it. J. W. B.

Judge Mellon's Mortgage Chance.

Some eighteen years ago I was proprietor of the "Pittsburg Sunday Globe," and a tenant of Judge Mellon, who owned the Mellon Bank Building, on Smithfield street, opposite City Hall, Pittsburg. The judge was in the habit of calling with an occasional contribution to the "Vox Populi" column of the Globe, generally on labor and legal topics. On this occasion he was disposed to be reminiscent on the struggles of the early bankers around Pittsburg, and in the course of his remarks touched on a remarkable chance transaction in

his own experience." One day a customer whom he knew as a well-to-do citizen, called and after the usual preliminaries, obtained a loan from our bank of \$7,000 on a large tract of land in Allegheny City. I was satisfied the man was good for the loan aside from this transaction, but I believed the land was also worth more than the loan. At the expiration of six months Mr. — called and, with much feeling, expressed his regret that he was unable to meet his mortgage obligation. I tried to soothe him by saying that I was not pressing him and that the matter would doubtless turn out all right. "Oh, no," said he, "it will never be all right for me—principal and interest are out of my reach, but I want to save you as much as possible. It is quite impossible for me to recover or pay interest or principal, and therefore I want you to amicably foreclose and save as much costs as possible." I knew nothing of the extent of the wreck, but I tried again to assure him that I would give him ample time to recover. But the more I tried to soothe him the more he insisted that his failure was complete and past recovery. The mortgage was accordingly foreclosed and the land was bought in for its face. Nobody seemed to want it and at the end of two years I began to think I had a very "dead horse" on my hands. Time wore on but the more I offered it, the more people would refuse to even make an offer. \$7,000 was a good deal of money those days, and I gave the matter much serious thought as to what I had better do with my "elephant." While in the mood a committee of three gentlemen called at the bank one morning and after breaking the ice with remarks about the weather, one of them said: "Judge, haven't you some land on — avenue, in Allegheny?" I never did harder thinking than in the few seconds after I got that inquiry. It dawned on me that here was my chance to get out, but I decided to put on a bold front and ask a pretty stiff price. I answered affirmatively, and when the spokesman asked me what I asked for it, I said "\$50,000." I could see this almost took their breaths, but it did not discourage me a bit. They began to joke and ask me if this was not "my wild day." I replied with earnest-

ness that the property was worth more money. They laughed and indulged in badinage and asked me if there were any diamond mines on the place, but I said, "Gentlemen, the property is dirt cheap." They departed without buying and I began to think that perhaps I had made a mistake and asked too much. I knew one of the committee quite well, and after studying over the matter I concluded to send for him and say that while my price might seem high, I was willing, if it was a cash transaction, to shade my figures somewhat. I learned also that the committee wanted it as terminal point for the Union Passenger Railway Company, and that it was in a measure necessary for their plan. Before sending for the one committee man I knew, and while still pondering on what was best to do, lo! the committee called on me again "just to see about that land." I said, "Gentlemen, what can I do for you?" The spokesman said, "Judge, we have concluded to take that land." I said in apparent surprise, "At what price?" "Why," said the spokesman, "the price you named." I said, "Did you have an option," and he replied, "No." "Why, gentlemen," I said, "I am really surprised to think that business men would assume that the price of real estate in a growing district like that would remain stationary. I could not think of selling it at the price named. The property, as I told you on your first visit, is worth more money." "Well," said the spokesman, "but the land could not have grown much in that short time, but what is your price now?" "Gentlemen," I said, "this looks like more business. I will take \$7,500 in addition to the price first named." They said, "Oh, judge, how can you, etc." But I stuck to it and presently they went over in a corner and talked awhile. Presently the spokesman said: "Judge, we are not quite unanimous about the value, but we will take it," and sent out and got a certified check and the transaction closed the same day, as the title had been previously examined.

"Now, Mr. Breen," said the Judge, "how much do you think I made out of that?" Not being a clairvoyant I could not say. "Well," said the judge, "I made about eight times the face of the mortgage and have a few lots

left of the original plan. Now I want to say this. I am supposed to be alert and far seeing in my business, and am credited with considerable financial judgment and am not easily fooled on such things, but what had my skill, judgment or knowledge of the business to do with the location of that railway terminal, and without the railroad location where was my investment? I said, "Judge, I respectfully give it up." The judge continued: "I do not underestimate judgment in business; it counts for considerable, but there come along transactions like this where judgment does not control and blind chance determines everything." I assented and the colloquy ended.

J. W. B.

Jesse Lippincott's Luck.

Jesse Lippincott, of Pittsburg, is a specimen of variable luck—men whom Dame Fortune has alternately smiled and frowned upon. He made a fortune in baking powder and telephones and such luxuries, but dropped it all in Edison phonograph, which it seems turned out to be more of a toy than of a necessity. He had big offers for it at one stage of the game but refused and subsequently the bottom, figuratively speaking, dropped out of the Graph, and thereby hangs a tale of wreckage.

"Davy Sutton's" Great Luck.

"Davy Sutton," as he was called in Pittsburg, who died recently leaving a fortune estimated at \$1,250,000, made it all on whiskey which he happened to have before the \$2 per gallon war (of the Rebellion) tax was put on spirits. Joseph Fleming, the Pittsburg druggist, and A. M. Byers, Pittsburg manufacturer and dealer, at that time, in alcohol, also made large fortunes at the same time by their chance holding of a large lot of spirits. Sutton made and lost several fortunes but finally rounded up as a millionaire. A New Orleans creole once set him up in business, and after getting a fair start a Pittsburg bank came well nigh wrecking him by pushing him into a \$17,000 compromise of \$100,000 worth of property left by his father as collateral for bank loans.

Mr. Sutton said to the writer on money making: "There is no rule about it at all. The same man can't make money twice the same way. It is a matter of conditions and circumstances. Men without money often have the most brains, and the best judgment, and the making of money is independent of anybody's judgment. A man must have more brains to make ends meet daily who is not lucky, than the man who gets rich at a jump and loafs the rest of his life and puts on airs. The man who thinks otherwise has much to learn. Two of my early acquaintances, C. H— and J. C—, got rich by chance and got puffed up with the idea that it was done by their smartness. My father gave the Economites credit to the amount of \$30,000 and lost all, and when I failed they were rich. I went to them for a loan to give me a start and I got the chilly reply: We don't do business that way."

Arbuthnot and Yeager's Luck.

In 1860 Charles Arbuthnot and Christian Yeager, two Pittsburg, Pa., merchants, had a contract with the State of Pennsylvania to take the cotton manufactured product of the State Penitentiary at a fixed price. Before the breaking out of the Rebellion prices for these products were very low, and Mr. Yeager was in deep distress at the probability of large losses. As the teams which delivered the goods at regular periods approached Yeager's store he would throw up both hands and exclaim: "There comes another of those wagons, we are surely ruined." After the war began things took a turn the other way. Prices of cotton goods jumped up from 6¼ cents a yard to 60 cents, and as Yeager and Arbuthnot had a large stock on hand they were made wealthy in a short time. What they feared might be their ruin proved on account of change of circumstances the corner stone of their extraordinary success.

Banker Kuhn's Chances.

In the Pittsburg Leader of January 18, 1891, an article appeared in which J. S. Kuhn, the McKeesport banker, is represented to have accomplished great results

solely by his unusual ability. Care is taken to state that there was no element of chance in his success. In the gushing biography it is stated—"Without investing one dollar in what is termed speculative commodities, the Messrs. Kuhn have by close application to business succeeded in achieving both fame and fortune. Their success can in no wise be attributed to what is commonly called luck, but to a faculty of keen judgment and the determination to succeed by the application of brain and muscle." And yet in another portion of the same biography appears this contradictory statement:—

"The chief success of Mr. Kuhn in life has been the organization of the American Water Works and Guarantee Company, in which he had associated with him a younger brother, W. S. Kuhn, and to whose keen perceptive powers and executive ability is largely due the wealth and prominence of the concern."

And this statement is made about his brother:—"Mr. W. S. Kuhn, like his brother, is also what may be correctly termed a self-made man, having entered the First National Bank under Mr. John Scully as messenger, when after eleven years of service he was promoted as assistant to Mr. Ben Crumpton, paying teller. The close confinement of a bank made rapid inroads upon his not overly strong constitution, and he began looking for more healthful employment and one where the outcome was more profitable." Thus it appears from the article itself that instead of his great success being due to keen judgment, etc., it seems, from their own statement, that the chief success of the firm was owing to W. S. Kuhn, his brother, and that the brother's connection with the business was entirely owing to his ill health, which was certainly not a matter of choice or "keen judgment"—but of pure chance!

J. B. Haggin's Luck in Copper.

Some long headed people have said that the royal road to success is to keep out of debt, and even the great Shakespeare says borrowing dulls the edge of husbandry. Shakespeare may have been a great poet, but he was no business man. J. B. Haggin went to California

with \$500 borrowed money and died worth ten millions. The greatest promoters of moderate success in our day are probably the Building Associations and yet the corner stone of a building association is debt. He that goes a borrowing does not always go a sorrowing, white whiskered wisdom to the contrary.

Alex Pitcairn's Chances in Railways.

By a chance acquaintance with George Westinghouse and giving his air brake a little push at the right time, Alex. Pitcairn, the veteran superintendent of the Pennsylvania Railroad at Pittsburg, obtained a block of stock, as the newsies would say, "free, gratis for nothin'," and the phenomenal rise on the share value of this stock now enables Mr. Pitcairn to draw \$87,000 annually in dividends. Very evidently Alex. is entitled by all the rules of the game to be classed high up on the roll of "lucky fellows."

When Superintendent Pitcairn went on George Westinghouse's bond as security to George Pullman, against the number of high cost, flattened sleeping-cars wheels, turned out by the original Westinghouse patent, little did he discern the great future of the Air Brake. Without the Pitcairn bond at that time, it is likely that the Air Brake experimenting would have stopped right there, as Pullman kicked hard and a crisis was impending.

Wanamaker's Chances.

John Wanamaker's father was a brickmaker on a small scale in the flat, desolate, lower part of Philadelphia known as "The Neck." Mr. Wanamaker was born July 11, 1837, in a two and a half story brick house that is still standing, unless recently demolished, near Twenty-second and Federal streets. He earned his first money—seven big copper cents—in 1851, by turning bricks over while they were drying in the sun. He used to do that work mornings before school time and nights after school had let out. In a burst of confidence he once told George Alfred Townsend, that when he received the seven pennies the thought suddenly came to

him that he must save money if he hoped ever to do better than his father had, and, accordingly, he hoarded the pennies.

He never worked regularly in the brickyard, however. His first job was in a book store, where he got \$1.25 a week. He intended to become a clergyman. A canny Scot, who was interested in the young man at that time, changed the trend of his thought by a casual remark.

"John," said this man, "if you were to work as hard for yersel' as ye do for the association, you'd be a verra rich man some day."

In spite of his complex interests he never worries, as his yet smooth face bears witness. He says his ability not to fret is due to the strict observance of his favorite motto: "Do the best you can and leave the rest to Providence."

The Fluctuations of the Market Contingent on Chance.

One of the most valuable investigations conducted by Bradstreet's is that which presents annually the statistics of business failures. And its value has been increased enormously by the addition of a new and striking feature—the analysis of failures by causes. Of the 10,673 failures last year, 2,005 are credited to incompetence, 611 to inexperience, 4,052 to lack of capital, 502 to reckless credits, 257 to failures of others, 232 to extravagance, 390 to neglect, 246 to undue competition, 1,358 to unfavorable circumstances, 604 to speculation and 416 are classed as fraudulent. This throws a flood of light on business conditions in the United States, and on the most prolific causes of business mortality. It seems probable that such a statement as this made annually will do much to enlighten the business public and something to correct its blunders. (St. Paul Pioneer Press, 1891.)

Take the 1358 "unfavorable circumstances" (Chance) and 611 "inexperience (Chance factor), 257 to "failure of others" (Chance), 246 "competition" (Chance), and these combined constitute a very formidable chance element in the problem.

Millionaires by Chance—A Suggestive List.

I have here selected a list of millionaires in leading branches of business throughout the United States whose fortunes came to them either by the accident of inheritance; the uncertain vicissitudes of trade, the chance enhancement in realty values, or the straight gamble of the Bourse—in other words by pure chance, and this apart from and regardless of any ability any of them may possess. It flatters our vanity to assume otherwise, and the average American hatband nearly always expands with success, but theories cannot fairly weigh against facts which cannot be gainsayed. Nearly one-third of the millionaires of the United States live in New York and the great bulk of the large fortunes in that State as elsewhere, was made by enhancement in land values and indisputably this enhancement was the result of causes beyond their vision and control. The Erie Canal, the building of which was itself a matter of chance, contributed largely to the upbuilding of New York, and yet neither the Astors nor Vanderbilts, the Rhinelanders nor the Goelets, had the faintest conception or control of the canal project, which originated with De Witt Clinton, and which, by diverting the Lake trade to Manhattan, made the New York acreage of these millionaires veritable Klondikes. I do not discount ability or disparage brains, but in most instances these are not the factors which produce opportunity and without opportunity smartness in any form is of no avail. I claim that we are all more or less “children of chance,” and that this is so true and provable that I may safely challenge any millionaire on this list to take the “other side” and test their records by unquestioned facts.

If thrift or industry or intellect are millionaire-making factors, pray why is it that our German population, which is so pre-eminently thrifty and intellectually bright, cuts so small a figure relatively in the list of millionaires in the United States, or why is it that most of the millionaires in this country are Irish by birth or descent, when notoriously the mercurial happy-go-lucky Irishman, who would hardly draw a prize anywhere as

a thrift demonstrator and has little use for compound interest tables, heads the list of American millionaires.

When we see such representative millionaires as A. Carnegie at one time upbraiding his partner, Miller, for getting him into the Carnegie Steel Co., which afterwards by force of circumstances made him a multi-millionaire, or Banker Mellon, of Pittsburg, whose judgment said "sell that \$7,000 mortgage for its face" and being unable to sell was compelled to hold on until a buyer at \$67,000 came along; or Speculator Keene losing \$8,000,000 in a wheat deal on which he put his ripest judgment, and making \$20,000,000 later on deals that required little or no judgment, we may fairly question the conclusions of those who, when they make a lucky turn, attribute it to their smartness and "great head."

INCREASE IN THE VALUE OF LAND. * *

Potter Palmer, Chicago.
William Waldorf Astor, of New York.
John Jacob Astor, of New York.
Mrs. William Astor, of New York.
Elbridge T. Gerry, of New York.
Mrs. Hetty Green, of New York.
Mrs. Bradley Martin, of New York.
Robert Goelet, of New York.
J. M. Sears, of Boston.
Schenley Estate, Pittsburg.

BUILDING AND SPECULATING IN RAILWAY SHARES. *

Russell Sage, of New York.
R. P. Flower, of New York.
George J. Gould, of New York.
C. P. Huntington, of New York.
Samuel Thomas, of New York.
C. L. Magee, of Pittsburg, Pa.
I. G. Keene, of New York.
Cornelius Vanderbilt, of New York.
Wm. K. Vanderbilt, of New York.
Fred. W. Vanderbilt, of New York.
Geo. W. Vanderbilt, of New York.

Wm. C. Whitney, of New York.
John I. Blair, of New Jersey.
Mrs. Wm. D. Sloane, of New York.
Brown Bros., Baltimore.

IN PRODUCING, REFINING AND SELLING PETROLEUM.

John D. Archbold, of New York.
Henry M. Flagler, of New York.
John H. Flagler, of New York.
H. H. Rogers, of New York.
Wm. Rockefeller, of New York.
John D. Rockefeller, of New York.
Oliver H. Payne, of Cleveland.
J. M. Guffey, of Pittsburg.

IN COMMERCE AND SUBSEQUENT INVESTMENTS. * *

James M. Constable, of New York.
Henry G. Marquand, of New York.
Jos. Millbank, of New York.
Marshall Field, of Chicago.
L. Z. Leiter, of Chicago.
W. H. Grace.
Adrian Iselin, of New York.

IN SUGAR REFINING. * *

H. O. Havemeyer, of New York.
Claus Spreckles, of San Francisco.
John E. Searles, of New York.

IN BANKING AND OTHER INVESTMENTS. * *

Darius O. Mills, of New York.
J. Pierpont Morgan, of New York.
Thos. Mellon, of Pittsburg.

FROM THE TELEPHONE. * *

J. M. Forbes, of Boston.

IN MINING FOR GOLD, SILVER, COPPER, ETC. * *

J. B. Haggin, of California.
George Hearst, of San Francisco.
John W. Mackay, of San Francisco.

W. A. Clark, of Montana.
Marcus Daly, of Montana.
M. A. Hanna.

IN IRON, STEEL AND COKE. ♀ ♀

Andrew Carnegie, of New York.
H. C. Frick.
H. W. Oliver, Jr.

IN STEAMBOATS, RAIL AND WATER TRANSPORTATION.

Al. Van Santvord, New York.
H. M. Hanna, of Cleveland.

IN PACKING MEATS. ♀ ♀

Philip D. Armour, of Chicago.
M. Cudahy.

IN INSURANCE. ♀ ♀

H. B. Hyde, of New York.

A Little Circumstance—Chris and Billy and Joshua, Etc.

Thos. S. Bigelow, Esq., was at one time Vice President of the Pittsburg Traction Company. An official coldness had sprung up between Mr. Bigelow and his Traction colleagues. They entered into a stockjobbing arrangement ignoring him officially in the deal. About the time their scheme was "ripe enough to pull," Mr. Bigelow, through his attorney and preceptor, George Shiras, Esq., suggested to the "syndic" that the little circumstance of Mr. Bigelow's official assent to the scheme had been overlooked, and that it would be necessary to have a settlement before the "Traction goods" could be legally delivered. The syndic "saw the point." It had overreached itself by its arbitrary methods and Mr. Bigelow came out \$90,000 "ahead of the game."

Banker Corcoran's Chances.

It would be difficult to name anywhere two bankers who more nearly represent the practical management—broad-shouldered versatility, wise conservatism and that keen insight into discounts and dividends which so often

conduce to great success, than John Harper, the large-headed and large-hearted President of the Bank of Pittsburgh, and W. W. Corcoran, the philanthropic banker of Washington, just deceased; and yet, I take it, the public will learn with some surprise that a large measure of their wealth was due to lucky strokes of fortune.

Until the Mexican War Mr. Corcoran was only in moderate circumstances, but at that time the firm of Corcoran & Riggs assumed the responsibility of floating a \$30,000,000 Government loan when all the circumstances seemed to be set against them. Up to 1848 \$12,000,000 of this was still undisposed of, and the market against them at home and abroad. Matters looked desperate indeed, but at this juncture Mr. Corcoran wrote to Banker Peabody, in London, asking him if he thought he could do any good for his loan by a visit to England. Mr. Peabody discouraged him by note, and even after his arrival in London.

Crowned with Success.

But despite these adverse circumstances, and against the opinion of the most eminent financiers of the day, Mr. Corcoran set to work to find a market for his bonds, and in a few days he got a large subscription from Baring. Other bankers followed, until \$5,000,000 were taken. In consequence of this, the bonds acquired a premium and ultimately sold at 119½, making his fame and fortune at the same time. If this was not luck what was it?

Samuel J. Tilden—Once Upon a Time the "Indian Summer" Candidate for President of the U. S.

A suit in New York State shows that Samuel J. Tilden received \$1,250,000 from an iron plant in Michigan which he hesitated at one time to buy for \$4,500. Mr. Tilden had great judgment but his judgment was not out for a walk on the same afternoon as his luck.

Mr. Tilden was at one time elected President of the United States on the Democratic ticket. Fearing trouble if he asserted his title to the Presidency, he consented to take his chances on the outcome of a so-called non-

partisan Electoral commission, but that commission disposed of his chances by voting on a strict party basis, and deciding by a 8 to 7 vote that R. B. Hays was the lawfully (?) elected president.

Luck as a Trust Company Factor.

(Advertisement in Buffalo Investments.)

Metropolitan Trust Co.,

MINNEAPOLIS, MINN.

Authorized Capital	\$2,000,000.
Paid-up Capital	\$1,000,000.
Guaranty Fund, with State Auditor	\$250,000.

GOOD LUCK

And GOOD JUDGMENT go hand in hand. INVESTORS would do well to correspond with METROPOLITAN TRUST COMPANY.

It has the largest PAID-UP CAPITAL and GUARANTY FUND of any Trust Company in the Northwest, and its paid-up Capital is soon to be increased to \$1,250,000.

Deals in FIRST-CLASS APPROVED SECURITIES.

OFFICERS:

S. G. COOK, Pres.;	C. H. MAXCY, Treas.
H. C. AKELEY, Vice-Pres.;	WILLIAM POWELL, Sec'y.
P. M. WOODMAN, Trust Officer;	

Butcher Bradley's Chance.

Ralph Bradley, a butcher in the Pittsburg (Pa.) market, leased a tract on the South Side for abattoir purposes, but was deterred by over smart friends from improving the land. Deferring to their judgment, he sold the lease for a nominal sum. Very soon thereafter the West Virginia and Charleston Railway needed a portion of the land for railroad purposes, and paid \$12,000 for a partial right of way, and now Bradley is bewailing his poor luck.

Hostetter & Smith's Luck in Bitters.

Mr. Smith, of Hostetter & Smith, Pittsburg, was a lucky fellow. I knew him away back in 1852 and well

remember when Smith peddled his first few bottles of Hostetter's bitters in a basket. It was sold at first to families or private parties, then to saloons, and gradually to the trade. It was all chance, as he hit a time when people preferred a mild stimulant to the ordinary tipple. The result was immense; and I remember afterwards, when connected with the Pennsylvania Railroad, seeing carload after carload going out to San Francisco, Australia and the most distant parts of the earth.

W. J. Friday.—Yes, I recollect well old man Hostetter, who came from Lancaster. He had a third, Dave had a third, and Smith had a third. It was the day of small things. Now their profits are half a million a year. It is better than the United States Mint. The outcome from the small chance beginning may be gathered from the schedule of the estate of D. Hostetter—Smith's partner:—

Lake Erie Railroad 6 per cent. bonds	\$ 1,800,000
Lake Erie Railroad scrip	300,000
Lake Erie Railroad stock	900,000
Pittsburg, McK. & Y. Railroad stock	750,000
Stock in illuminating gas companies	2,000,000
Allegheny Valley Railroad	1,000,000
Penn Gas Coal Company stock	1,000,000
Philadelphia Gas Company notes	450,000
Bank stocks	500,000
South Penn investments	2,000,000
General stocks and bonds	1,000,000
Miscellaneous railroad stocks	500,000
Bitters business	1,000,000
Real estate	500,000
Life insurance	332,000
<hr/>	
Total	\$14,032,000

Chances in Patents.

Some years ago Seth Lowen, of Pittsburg, obtained a patent to flange boiler heads, which was a great improvement on the old method. He sold the shop right for the patent to Singer, Nimick & Co., steel manufacturers, for \$75,000, and received an offer from the same

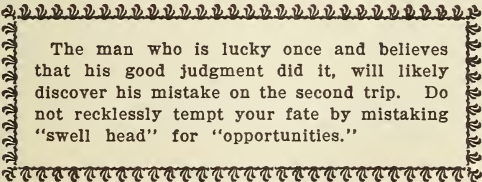
firm of \$150,000 for the patent outright, which was refused. A few years later after the steel manufacturers had made large profits on the Lowen patent, an improved device to flange boiler heads by pressure was invented, and the Lowen patent thereafter ceased to be used, and Lowen often wished he had taken the \$150,000 offer for his patent at a time when he thought there never would be an improvement on his patent. A South Side (Pittsburg) inventor sold an appliance for utilizing waste gas for \$2,800, which was resold for \$75,000, and after a short time brought \$900,000, and is now controlled by the Philadelphia Company. Joseph Levis, of Pittsburg, sold some years ago to the Washburn-Moen Wire Company of Massachusetts a guide mill device for \$47,000, which in a few years made the purchasers eleven millions of dollars.

George T. Oliver's Chances.

That parents have very much to do with shaping the career of noted men and women is a fact that in the light of history will hardly be gainsayed. Carnegie's father was compelled to seek a new home and occupation in consequence of the invention of the Jacquard loom, which threw the steel king's father out of employment. At about the same time the political troubles in Ireland compelled the father of George T., Henry W., David, and James Oliver, to leave Dungannon, Ireland, and seek his fortune in the New World. The trade of Pittsburg in the early days was mainly by "pack saddle," and it therefore offered special attractions to the elder Oliver, who was a saddler and harness maker. The War of the Rebellion put contract opportunities in his way which he was not slow to seize. Like most parents Mr. Oliver was anxious that his boys should have if possible better chances than he had and all of them were educated for professional life as affording special opportunities for advancement. Among the brightest of a bright quartette of boys, George T. seemed inclined towards the law. But the dull routine of Solicitor of the Dollar Savings Bank did not fit into Mr. Oliver's view of the "Gospel of Getting Along."

Henry W. Oliver, who had grown to be a successful specialist in manufacturing, needed assistance. Manufacturing promised larger rewards for enterprise than the law and so George T. was induced to lay aside Blackstone and take up the making and marketing of wire and nuts and bolts. New and unexpected trade conditions which Olivers did not make, developed their ore and steel specialties to an extraordinary degree and George was among those who were "on hand" when the opportunity arrived, and he entered on a career of "dollar culture" that is altogether phenomenal. As scholarly and resourceful men of affairs it looked at times as if both George and Harry would be diverted from mining and manufacturing to politics—Henry as a United States Senatorial possibility and George as Congressman-at-large. But the factor of chance and circumstance here entered and decided otherwise, and thus it is that not what we will but, what events and circumstances determine shape the whole current of our lives and makes it more and more evident that as the Bard of Avon hath it "there is a divinity that shapes our ends rough hew them as we may."

And thus having achieved unusual success as a manufacturer of wire rods and "such," Mr. Oliver has now turned his attention as a newspaper proprietor to manufacturing public opinion—with what luck remains to be seen.



The man who is lucky once and believes that his good judgment did it, will likely discover his mistake on the second trip. Do not recklessly tempt your fate by mistaking "swell head" for "opportunities."

Chances in Stocks.

Luck on the "Bourse."

Chances in Wall Street

Nobody has yet furnished a rule for successful speculation in Wall street, simply because it is a game of chance, and chance has no rules. There are schemers, and "tipsters," who dissent from this, but the prime test is—results, and those who have tried to win without taking into account the chance element, have almost uniformly paid enormously high rates for their experience. The ebb and flow of the "street" will continue to be governed by the unforeseen—by chance conditions—which will continue as heretofore, to make fortunes for the lucky few, and to unmake the fortunes of the "mutable many."

Like white man, "mighty onsartin."

There's a street in New York, known as Wall,
Far famous for wind and for gall,
Where men go in,
Intending to win,
Come out with just nothing at all.

—Frank Stephenson.

No man that ever struck a lucky streak, could formulate a rule "how to do it" over again.

—J. W. Breen.

If the average man concerning his skill
In matters financial's in doubt,
Let him dabble a little in stocks, and then
He'll very soon find his luck out.

Nothing Certain.

Nobody can with certainty predict the course of stocks a day or an hour in advance. If a large number of banks were to break, or if war were to be declared

with England or France, or if our yield of grain were suddenly to be trebled, or if earthquakes were to shake this continent, the tendency of prices of securities could be readily predicted; but in the absence of such critical events no one can correctly predict prices; operations on either side of the market are during nearly all days of the year simply guess work. It is chance, chance all along the line.

Chance in Great Financial Operations.

On Wednesday, January 28, '91, the English chancellor of the exchequer, Mr. G. J. Goschen, made a speech before the Leeds board of trade, in which he reviewed the causes of recent financial troubles. The following are some extracts from the speech:

Gentlemen, I tell you you have escaped from a catastrophe to which the famous catastrophe of Overend and Gurney would have been child's play. [Cheers.] You have escaped from a catastrophe which would have affected every town in the country; which would have affected every industry; to use a common phrase, you have escaped "by the skin of your teeth." [Cheers.] Well, gentlemen, I ask you what were the measures taken; and mind I wish you to understand this, if I place before you—if I may use the phrase in its most hideous features—the dangers to which this country was exposed, I do so in order that we may see what was wrong, and consider whether by prudent courses such a danger may never again be incurred. [Cheers.] Well, what saved the situation in one sense—in a narrow sense? I have told you it was saved in part by the capacity of those who were governing the Bank of England at the time. What measures were taken? They brought from France three million of gold; they brought from Russia a million and a half of gold. But suppose that neither France nor Russia had this gold at that time to lend, what then? It was all a matter of chance.

A Tax Collector's Luck.

W. R. Ford, of Pittsburg, in the spring of '91 got a tip to purchase Westinghouse Electric stock, which had

dropped to \$7—par \$50. He made all the arrangements to buy 5,000 shares, had the check made out, and before going half way to the brokers he began to soliloquize:—"This is a big deal and if unsuccessful it would clean me out. I think I'll let it go." And the next moment he tore up the check and returned to his office. In a short time afterwards the stock jumped up to \$18 and had he bought at \$7 would have cleared \$11 per share, or \$55,000.

Changed Conditions Depending on Chances.

Lake Shore and M. S. sold at \$5 in 1860; it is now \$181. New York, New Haven and Hartford sold at \$96 in 1866; now \$175. Delaware, Lackawanna and Western sold at \$36 in 1877; now \$156. Chicago and Northwestern sold at \$15 in 1877; now \$125. Chicago, Milwaukee and St. Paul sold at \$11 in 1877; now \$96. Central Railroad of New Jersey sold at \$6 in 1877; now \$97. Pennsylvania railroad sold at \$25 in 1877; now \$58. The average gain on the above seven stocks from the low point to date has been over \$90 per share. The variation in these prices represents the changed conditions beyond any speculator's control.

W. H. Vanderbilt—From a Chance Loan of \$100 to Four Hundred Million—Occasion Everything.

There have been men who have not only been lucky in all the leading events of their lives, but who have seemed unable to fail in chance matters, so persistently has good fortune followed them. And on the other hand, there have been persons whose lives present so persistent a continuance of bad luck."—(Prof. Proctor.)

When W. H. Vanderbilt died, his estate was valued by Chauncey Depew at \$300,000,000, but later estimates have placed it at nearer \$400,000,000, and this colossal fortune was the outgrowth within one generation of \$100, borrowed by W. H. from his mother when he was 16 years of age, and even this \$100 loan had "a string to it." William wanted to borrow the money to purchase a small boat, plying between Staten Island and New York. His mother, after much persuasion, loaned

the money to Bill on condition that he would plow, harrow and plant a ten acre stony field near their homestead. She was sure he would not accept it on that condition, as the field had never before been cultivated, and a crop of stones seemed about the only crop that it was possible to raise. His mother says she made the tender to cure him of his boating ambition, as she was certain he could not accomplish the task. But William fooled his mother, as he fooled many other people. Later he bought his boat, and began ferrying over apples and truck and passengers back and forth from the city to the island. After his day's work boating, he worked the farm. On an average he worked seventeen hours a day—sometimes all night, and despite competition he began to make money. He was reliable, honest and careful, took no holidays and was early and late at his post in good and bad weather. He would undertake extra hazardous trips for extra pay, and never failed to make safe deliveries. At the end of the first year he repaid his mother the \$100 loan, and gave her \$1,000 besides as a present. After that she did not insist on his working the farm, as ferrying was vastly more profitable. At the end of the second year, Bill gave his mother another \$1,000, besides buying interests in opposition ferry lines.

Pittsburgher's Poor Luck—Eight and One-half Million Out.

Some of the shrewdest stock operators in Pittsburgh loaded up with a lot of local stocks, in 1889, and at the close of 1890 dropped $8\frac{1}{2}$ millions—just by chance. Here are the cold tell tale figures:

	Close of 1889.	Close of 1890.
Bridgewater Gas	29 $\frac{1}{2}$	25
Chartiers Valley Gas	40	10
Philadelphia Company	29 $\frac{1}{2}$	12 $\frac{3}{4}$
Wheeling Gas	21	12 $\frac{1}{2}$
Central Traction	32 $\frac{5}{8}$	19 $\frac{3}{4}$
Citizens Traction	67 $\frac{3}{4}$	56 $\frac{1}{2}$
Pittsburg Traction	46 $\frac{1}{2}$	34
Luster Mining Company	45	17 $\frac{1}{2}$
Westinghouse Electric	46 $\frac{3}{4}$	13
Union Switch and Signal	17	10

Westinghouse Air Brake	110	104
People's Pipeage Company	14	7

Chance in Investment and Speculation.

A banker of great repute in New York claims that chance is the essential difference between investment and speculation as follows:

Investment, in the proper and conservative sense, means putting money into a scheme of use, the expenses, profits and losses of which are well foreseen, the fluctuations capable of reasonably safe predetermination, and themselves, therefore, capable of being so weighed and balanced that a profitable result can be forecast within a safe margin.

Speculation means putting money into a scheme, the expenses, profits and losses of which are not well foreseen, or are likely to fluctuate so irregularly, widely and uncontrollably that they can not be truly weighed and balanced, nor the outcome brought into any margin of safe calculation, a scheme in which gain and loss are alike possible and alike uncertain both as to fact and the degree of either.

Investment knows and weighs the chances and ascertains the balance to be safely on the right side.

Speculation does not know and can not weigh the chances, but simply takes them.

This distinction is unsound. Chance enters into investment also, and in most cases determines its results.

Cornelius Vanderbilt's Plans and Chances.

"We have the same chance that thousands of others have had."

—R. R. Givens.

"I have no patience with rules or systems," said he. "I make my plan, and then take my chance. My plan always was to buy all I could of anything which I knew was both good and cheap; then borrow all I could on it and buy more. Once I went to the American Exchange Bank, and asked for a loan of \$500,000. Money was in great demand; the cashier scanned my securities, approved them, then called the president in. The president said: "Mr. Vanderbilt, we can't do it. If we credit

you this amount, you will probably check it all out to-day. Your daily balance isn't worth considering; it is one of the poorest in the bank. Please excuse us." I replied: "Mr. —, I mean to have this money to buy more stock; you and your directors are interested in this stock; my purchases will benefit your interests. If you don't lend me the money, I shall sell half a million of B-shares on which you have loans. This will break the market, and endanger your loans. Furthermore, I shall close my account with this bank, and let the fact be known. Do you like the scheme?" "Let me have your batch of collateral," answered the president, "and you can draw as you proposed." D—n systems. Buy all you can of real values, cut down expenses, swell profits, and never sell what you haven't got. By those means I left a tidy sum to Bill and his brothers.

Bucker's Luck in Tobacco.

Rheinhold, Pa., September 12, '90.—Less than a year ago John K. Bucker was conducting a hardware store. He was considered a fairly prosperous country store-keeper, and his holdings, his acquaintances say, probably footed up \$9,000. Last winter, however, he became involved, and about the first of January the Bank of Ephrata, which held judgments against him, closed him out at sheriff's sale. His downfall, neighbors said, was due to his having tried his luck on the grain market. Be that as it may, his liabilities included bills in favor of firms in Philadelphia, Lebanon, Lancaster and Reading. Some of the concerns made efforts to realize when the sheriff's sale took place, but the judgments of the bank were barely covered, and the firms believed that their loss was absolute.

When the crash came Mr. Bucker disappeared from his home. His creditors knew nothing of his whereabouts, and if his wife and family did they said nothing. He had decided to act, it was afterward learned, and when he saw the inevitable he collected about \$500 and went to Philadelphia and was lost sight of.

That \$500 was Bucker's salvation. He started to deal in stocks, and when American Tobacco made its first

big jump he was fortunate in having almost all his little fortune placed on that stock and when the jump came he sold out at a nice fat profit. He continued to place small amounts, and again fortune smiled upon him, for when the great Sugar rise came it found Bucker's money backing it. He bought, placing his all on Sugar at 135, and held on until it reached 179½, when he closed out.

Shortly after he made his lucky strike a member of a large Market street firm was surprised to receive a call from him. He stated that he wished to pay his old bill and told of his fortunate deals on the market.

In a similar manner he paid all his creditors in Philadelphia, Reading, Lebanon and Lancaster. Just what his fortune may be cannot be learned, but his Market street friend avers that he has shown a certified check for \$25,000 on one occasion and \$15,000 on another, and that the amount realized is over \$100,000.

Mr. Bucker is not the kind of man who would be looked upon as being a plunger.

Where "Don" Missed It.

When Don Cameron refused to buy a one-half interest in Bell's Telephone patent for \$6,000 he cast aside five millions of profit which he will not likely have an opportunity to duplicate during his lifetime.

This Kind Comes "Not Over Once."

"Well, sir," said the financier, "you've brought this thing to me. You want my advice. Well, my advice is, don't fool away the only good thing that will ever happen to you. Luck such as this doesn't come more than once in a lifetime."—(Walter Besant.)

James R. Keene's Chances.

If there is any broker or speculator in Wall street who has had more flirtations with Dame Fortune than Jas. R. Keene we should like to have his post office address. His coming East and going into Wall street were purely matters of chance, as his physician advised him that it was sure death for him to continue to live on the Pacific coast. His intention then was to retire altogether from

business. While waiting in New York, preparatory to a European trip, he dabbled in railroad stocks in a small way. Success, purely a matter of chance, induced him to forego his trip and he plunged deeper and deeper into Wall street with the result that his investment of \$6,000,000 produced \$15,000,000 within a year. He again determined to pull out of the "street" for good, but about this time his friend Rufus Hatch got into a tight corner in a wheat deal in Chicago and Keene resolved to help him out and turn a corner for himself. He took \$8,000,000 cash to Chicago and began buying up cereals; wheat under his manipulation jumped from \$1.00 to \$1.39. Then it broke and sold under 90 cents and every dollar of Keene's \$8,000,000 were gone. More wheat was offered than he had counted on. Farmers were willing to eat hay with their stock so long as they could get \$1.39 for wheat. He was at the same time "long" on Wall street "Railways." His enemies found that his resources were limited and they pounced on "Jersey Central" and Keene lost \$2,000,000 on that alone. In the decline that followed, his fortune went from bad to worse. He was compelled to lay down and quit. He acknowledged himself "broke." He was in 1886 cleaned out, and owed \$250,000 besides in balances on his "privileges," which he gave notes for. Had he been driven to it he might have scraped together \$300,000 or so in "cats and dogs," by which is meant old laces, diamonds, pictures, and the like, that he had accumulated in his prosperous days. Those things were all he had. His money was entirely gone, and without money he was helpless. The predictions about his failure were conflicting. Some said his days in the "street" were ended, but others who knew his pluck said he would get a start again. The talk about him finally subsided, and he dropped out of sight altogether. He was never referred to in the "street." It was thus that he "got into the market" and to making a little of his old power felt before the financial world knew it. He never did anything so quietly before. He had scraped a little money together and he caught a drop and then a rise in petroleum, and cleared \$300,000. The sum en-

abled him to settle embarrassing obligations, and also to begin speculating in a trifling way for him in stocks. New York Central was down low in the "eighties." He began bulling it all with his old tactics, and that, with the strength imparted by its supporters, sent it up. He realized ten points on his line in New York Central, and not many days ago counted up, and found that he had come out ahead. This was the turn of the tide and he kept on adding to his pile. After R. P. Flower's death, which was unexpected, he made millions in bearing the market, and on the Spanish war millions more on the bull side at the critical stage. Those who kicked him when he was down now refer to him as the "bully boy with a blue eye." He cleared up \$10,000,000 by Flower's death and the Spanish war and is now rated at \$30,000,000.

Keene was an Englishman. When he first came to this country he peddled milk somewhere up in the western part of the State. He afterwards taught school for a time, and subsequently edited a newspaper in the Red River country. He was a natural-born gambler, and getting into San Francisco he commenced gambling in stocks in a small way. When the Comstock Mine excitement was at its height he discovered that the ore had run out. He raked and scraped together all he could and sold the stock short. He circulated the news that the ore had given out, and the Comstocks dropped like a plummet. That was how he made all his money and how he came to be known as a "bear," whereas afterwards he was a "bull" for the most part. In the Comstock operation he hurt Flood, O'Brien, and Mackay, the California millionaires. He knew that if he stayed in California they would lay plans to "break" him and he came East with his newly acquired fortune. He is a great lover of poker and faro and respects a gentleman's agreement. His ups and down recall the sculptor Story's adaptation of Heine's Glueck and Unglueck":—

Luck's the giddiest of all creatures,
Nor likes in one place long to stay;
She smoothes the hair back from her features,
Kisses you quick and runs away!

"Dame Ill-luck's in no such flurry,
Nor quick her close embrace she quits;
She says she's in no kind of hurry,
And sits upon your bed—and knits."

Jay Cooke.

"He knew the season
When to take occasion by the hand."—

(Unknown, but great head.)

My success dates from the floating of the Pennsylvania \$3,000,000 loan and this was largely a matter of chance. My success in this induced Secretary Chase to give our house the agency in Philadelphia of the 7-30 Government loan and this was so successful beyond all our anticipations that the Government gave us the agency for the 5-20 loan of \$500,000,000, which made a snug fortune for every member of the firm. My dividend alone in one year amounting to \$700,000.—(Jay Cooke, Banker).

Jay Gould.

(*J. A. Cockrell's Interview with Jay Gould, June 26, 1891.*)

After touching upon a score of subjects, Mr. Gould said to me:

"Are you not a country boy?"

"Yes," I said. "And I know that you are, for I have read in your biography that you came to New York City from Delaware county, in this state."

Without making any reference to this the great financier asked me in return: "Did you ever churn?"

I said that I had a recollection of a peculiar up-and-down churn I used to operate when I was a boy, and which was the cause of many blisters on my adolescent hands.

He smiled pleasantly and continued: "The churn that I have in my mind was a different one, and it had a great deal to do with my career. My father had a little dairy farm in Delaware county, and the special products of that farm were butter and cheese. We had a rotary churn, which was operated by a tread mill on which we worked a large dog and sometimes a sheep. In course of time the dog and the sheep came to understand what was in store for them when they saw the people about

the place setting the churn up. Thereupon they were in the habit of disappearing. On such occasions, to supply the missing motor, I was pressed into service and eventually I came to understand that when the churn was being prepared, I too was in danger of involuntary servitude; and I used to disappear. On one occasion, however, I remonstrated so bitterly against being made the substitute of the dog that my father chastised me with a good deal of severity, and after brooding over the matter all night, I concluded to leave the farm and seek my fortune elsewhere. So, like many another boy, I packed up my few clothes and in the early morning left the farm and started out into the world for myself." It was thus that this man who holds the finances of the United States in the hollow of his hand, as it were, was projected into the world from the obscure country farm! What particularly struck me in this conversation, was the modest way in which Mr. Gould subordinated his intellect to that of the dog and the sheep. Just what effect the treadmill of that churn has had upon the financial condition of this country, I am sure no metaphysician could calculate.

The day Jay Gould died the securities in his strong box amounted to about \$6,000,000. Within six weeks the increase doubled, and the week of January 13 to January 20, when Manhattan touched 174 $\frac{3}{4}$, the Gould estate was worth in the market \$12,000,000 more than when its creator died. The estate was estimated at about \$70,000,000 when the great financier died. After the death of a great money maker like Gould his specialties generally "sag" and losses are expected. Not so here. The unexpected happened. Western Union went up 12 $\frac{1}{2}$ points less than a week after the funeral. Manhattan advanced 11 $\frac{1}{2}$ points and Missouri Pacific was quoted at 59 instead of 55 $\frac{1}{2}$. The first jump meant that, instead of securities valued at \$70,000,000 the stocks and bonds were worth \$76,000,000. A little later the wheel of fortune went the other way. On May 5th the Gould block of Western Union, Manhattan and Missouri Pacific was worth about \$61,000,000, or \$9,000,000 less than on December 4 when Mr. Gould died.

The zigzag of the Gould millions in these few months makes an interesting study in big figures. Taking \$70,000,000 as a basis, it is seen that the estate has touched as high a limit as \$82,000,000 and as low a one as \$61,000,000, a fluctuation of \$21,000,000, all contingent on "circumstances" over which the Goulds "had no control."

How Garfield's Chance Assassination "Rocked the Stock Market."

Few men have struggled harder than Joe Stockwell to triumph over adversity, but fate seemed to take a delight in trampling upon him. To lose \$700,000 in a week and remain ignorant of its loss for another week was the strange experience of George Crouch, a has-been who is getting on his feet again. Mr. Crouch is the man who ousted Gould and Fisk from the Erie railroad company as agent for the English stockholders.

Crouch went into the street and rolled up a fortune of about \$800,000. He became interested in the Yellowstone region, and in the summer of 1881 he started on a long vacation in the wilderness of that country.

Before leaving New York Mr. Crouch invested \$700,000 in stocks, putting the accounts in the offices of several different brokers. He was hundreds of miles distant from a telegraph office when President Garfield was shot. The stock market declined twenty points in a week, wiping out Crouch's fortune. Two of his brokers failed at the same time. Crouch knew nothing of this until he reached a telegraph office and found a paper giving the stock quotations. By the time he reached New York his entire means had been wiped out.

Chance With Wabash.

In the palmy days of Wabash a citizen of St. Louis, who was a large speculator in the stock, blossomed out with a fine residence, fine turnouts, diamonds and wine suppers, and when an old acquaintance asked the secret of his fortune, he replied: "Why, me and Wabash are up." The other night a miserably clad, broken down

man asked for lodgings in a Chicago police station, and a citizen standing by exclaimed: "Why, this is Mr. —, formerly of St. Louis; how comes this change!" "Well, Wabash and me are down," was the answer as he went to bed on a hard plank.

Miller Believes in It.

Senator Miller, of California, is three or four times a millionaire. He has been in his time one of the boldest of the stock operators in San Francisco. He said the other day that he believed there was a great deal of luck after all in making money. For years nearly everything he undertook was a failure, when all at once, without any apparent reason his luck turned, and everything he went into was extremely successful.

A Newspaper Guess Causes a Big Jump in R. R. Stock.

A rapid advance has just been executed by Chicago city railway stock. The stock Monday touched 318. Last Thursday, just preceding the holiday season vacation, the stock sold at 295 and it is only a few days ago that considerable of it changed hands at 280. The reason for the sudden jump, it is said, was the publication on Sunday of a statement that \$2,500,000 in stock of the South Side Elevated Railway company, held by the City Railway company, would probably be distributed as a stock dividend among the stockholders of the latter company.

George Law's fortune was made by a lucky jump in Harlem stock from \$7 per share to \$100.

John Wanamaker's first substantial start came from a rise in Bell telephone stock, which he took for a debt.

Blaine's Luck in Leadville.

One of the luckiest investments Jas. G. Blaine ever made was in a mine at Leadville, Colorado, which he got by chance. It has paid dividends of \$4,500,000 in the five years before his death, one-seventh of which went to Mr. Blaine, returning him \$1,300 for every one he invested.

A Chance Investment.

Henry Keeney, who died in Hartford recently at an advanced age leaving a fortune of more than a million, had several strokes of exceptionally good luck. One was his investment of \$260 in the stock of the Hartford Fire Insurance company in 1842. This stock, after yielding Mr. Keeney \$124,864 in cash dividends, is at present worth more than \$80,000.

Complicated Circumstances.

"The New York money market has a complicated series of circumstances to face within the next thirty days. In the first place the growing volume of business of a speculative character will call for a steady supply of funds."—Pittsburg Dispatch, December 6, '98.

Chances in Telephones.

A few years ago a Cleveland promoter called on Geo. I. Whitney, of Whitney & Stephenson, Brokers, Pittsburg, Pa., with a proposition to establish a telephone company. Whitney was impressed favorably. He called in D. L. Henry, a Pittsburg auctioneer, and he was also impressed. Messrs. Given, George, Riddle, Lippincott and Bagley were consulted and agreed to organize a company. The prospects looked bright at first but presently an opposition company began to cut rates and the Whitney Company began to lose money until \$55,000 were dropped. About this time Will Schoyer, one of the original stockholders, got disheartened and sold out to Jesse Lippincott. Business was like the Irish doctor's patient—"getting no better very fast," and it would not have taken a very pressing offer to have bought out the whole company at panic prices, when, as the French say, the "unexpected happened." The opposition company began to show signs of getting weary of putting up every day for losses—at \$50 nobody made money; at \$84 there was a good profit. The Edison parties began to see the point, and lo! in a short time a compromise and consolidation followed. This was unexpected and the turning point of the Pittsburg syndic's success. With assured profits and div-

idents the operation became a speedy success and in a short time the Whitney syndic sold out. I asked Mr. Whitney, "How much did your party net?" "A round million," he said. And all the result of that chance consolidation I guessed. Just as I said—the consolidation was the turning point. Before that we were dropping money. After that we made big money and with more than one of us it was the start for a future prosperous career. And if that consolidation hadn't happened, what then? Mr. Whitney merely said "Oh, my!"

Whitney's Ways.

Not many years ago George I. Whitney, Esq., was a modest, unpretending clerk in Berry's Bank at probably \$1,200 or \$1,500 a year, and between hours used to drop into the Post sanctum to "cut bait" for ye scribes. That was back in the "hoss car" days. Contrast those laborious, small salaried days with the present, when by the turn of a hand the same worthy and ambitious youth turns over railway shares by the 1,000 costing 22 cents for \$30 per share. But let Lawyer Howard tell it in his own way:

"During the construction of the motor or the cable by the Pittsburg Traction Company on the road of the Oakland Company an installment of \$10 per share on the Pittsburg Traction Company was called and paid, and this with 22 cents, the cash equivalent of the Oakland Company shares, made a total of \$10.22 paid in money when Whitney & Stephenson sold out their 4,900 shares at \$30 per share, realizing a profit of \$19.78 per share, or \$96,922, and so being full to repletion they retired from the feast."

The Unexpected Disturbs All Calculations.

"There come along unlooked for and unexpected cycles of prosperity, which lift up everybody who happens to be in the swim."—Salmon P. Chase.

"Nine men out of ten will attribute the accumulation of their dollars to their own judgment and smartness when it is the clearest kind of luck."—Buffalo Investments.

The every day experience of every speculator in the country verifies these statements. A buys Northern

Pacific or New York Central. He is not expecting a rise above a few points, but it suits Gould or Vanderbilt to inaugurate a "bull movement" and push up theirs 10, 20 or 40 points. Result—People all over the country who happened to be holders at the time are made suddenly rich. These holders would as likely be holders of a bear movement—depressed the stock and ruined them—in either event without any "foreknowledge" or smartness on their part but in most cases by "fool luck."

Any one who has been through a panic knows that there is an ebb and flow—a tide in business affairs, but the ebb or flow clearly depends upon chance. Some argue it is caused by over production. Be it so. Is not the overproduction in itself a matter of chance rather than calculation. Others contend it is under consumption. Granted, but is not the under consumption purely a matter of accident? Gladstone said that England was never prosperous except when the trade in \$12,000,000 and has \$2,400,000 in cash lying idle in a broker's office ready for future speculations.

A. J. Drexel's Chance in Banking.

A. J. Drexel, the great banker, was born in Philadelphia in 1826. But for the conscription by Napoleon—one of the chances of war—the elder Drexel would not have left home to avoid military duty in the French army. To avoid this, Drexel pere wandered to Switzerland Pass, the Tyrol, to Berne and finally to Amsterdam, whence he departed in 1817 for the United States. He intended to remain in Philadelphia, but finding his professional services, as portrait painter in more remunerative demand in South America, he established a studio in Valparaiso. He made considerable money there and in 1837 returned to Philadelphia and later engaged in business as a broker in Louisville, where certain Mexican investments offered an opening. His wife, a Philadelphia lady, induced him to return to Philadelphia, her old home, and in January 1st, 1838, he opened a small bank on Third, below Market street. Business was stagnant for a few years and but for the South American business of the firm it is doubtful if it could

have weathered the financial storm. He had no notion of the banking business while in South America, but sulphuric acid was brisk, but what brings about the briskness? All chance.

The Short and the Long of It.

Many a man that attempted to climb the ladder of financial fame seven steps (six too many) at a time, has slipped down, skinned his nose, pulled the ladder over upon and smashed him so that he hasn't been seen since.

Any way that suited the other men would suit him—any way so he just got a bet he was satisfied. But still he was lucky, uncommon lucky. He most always came out winner.—Mark Twain's Jim Smiley.

The realities of the Stock Exchange outrival the fictions of romance. They are as marvelous as the ideal pictures of Monte Cristo.

A young man comes to seek his fortune in New York with a capital of a patent mouse trap and a brain. In a few years we find him worth about fifty millions. He has entered the street, built up a fabulous success, and holds in his control monster monopolies stretching all over the United States.

A coarse, uneducated Staten Islander works as a stevedore on the docks until he manages to become master of a small boat. Before long he owns a steamer, then a railroad, and soon by stock watering and speculations he becomes a millionaire. When he dies he leaves his favorite son more than \$100,000,000 and provides for other members of his family on a liberal scale.

A lad commences life in California peddling milk. I do not know whether he watered his stock, but he made money. He steps from milk to mines and makes more money. Then he comes to New York, goes on the street in 1876 and in 1878 has made from \$9,000,000 to his connections in that country came in very handy to the Philadelphia firm, as they did a large exchange and Spanish business. But for the French conscription and the South American visit and the marriage to a Philadelphia lady—all matters of chance—there would be to-day no Drexel & Co.'s Banking House.

***John D. Rockefeller—An Ordinary Bookkeeper by Chance
Becomes a Hundred Millionaire—\$30,000,000 a
Year Income From an Original "Pot
Luck" Investment of \$3,000.***

"Truth is stranger than fiction."

Amasa Stone, of Cleveland, was the original capitalist of the Standard Oil Company, and John D. Rockefeller was a hustling promoter, with little or no cash. After the Standard began to prosper, Stone called at the office one day and asked to look over the books. The bookkeeper objected, unless by permission of Manager Rockefeller. Stone was angry and insisted, saying he was going to examine the books, no matter who objected. Mr. Rockefeller tried to reason with him, but it was no use. Mr. Rockefeller asked: "What is it you want to know?" to which Mr. Stone replied that he thought "an interested party ought to be allowed to inspect business he was interested in without any red tape." Mr. Rockefeller still objected. "It would not do at all," he said; "it was not business." Stone got angrier than ever, and said: "Well, if I can't see what is going on, I will sell my stock and get out of the business that would not let its books be examined." Mr. Rockefeller was firm in his objection, and really wanted Mr. Stone to sell, said: "If I were you I would not offer the stock in the open market, it might injure the business. Do not offer it that way. Let me sell it for you. I can get a better price than any broker. Give me an option on it for thirty days, and see what I can do." Stone assented. The price looked pretty big, but after Stone had signed the option and left the office, Mr. Rockefeller went over to the bookkeeper and said: "Please make out a check to Mr. Stone for \$———— and the Standard Oil Company takes the stock." There were millions in this single transaction for Mr. Rockefeller and his colleagues. New blood was taken in, and \$10,000,000 to \$15,000,000 a year profits made right along. Rockefeller never had more than \$3,000 invested all told in the Company in 1868, and in 1892 his share of the profits was:

Standard Oil Stock	\$40,000,000 00
Premium on same	28,000,000 00
Real estate	10,000,000 00
Land Trust	2,000,000 00
Railroad Stocks and Bonds	20,000,000 00
Natural Gas Stock	4,000,000 00
Bank Stock	5,000,000 00
Manufactured Gas Stock	3,000,000 00
Steamboat Stock (Inman Line, etc)	1,000,000 00
Mines in Utah, Wisconsin, etc.	4,000,000 00
Cash on hand	2,000,000 00
Miscellaneous	10,000,000 00
<hr/>	
Total	\$129,000,000 00

The profits depended on oil produced and its control and production, as every producer knows, is a matter of the "blindest chance."

The value of the first Standard refinery was \$5,000, Rockefeller putting in \$3,000, and Sam Andrews \$2,000. Andrews had been a porter in a commission house, and in that way got acquainted with Rockefeller, who was a \$50 a month bookkeeper. Later S. V. Harkness and Henry Flagler and others were taken in. Some fifteen years ago Andrews became dissatisfied, and Rockefeller asked him what he wanted for his interest. Andrews wrote on a scrap of paper, "\$1,000,000." Rockefeller accepted the offer, and that \$1,000,000 to-day is worth \$20,000,000. And yet Andrews had no notion of selling the day before. All chance!

Money Not Necessary—Abraham White's Chances.

There are two remarkable features about the public sale of Government bonds two weeks ago. Abraham White, a bright young Texan, made \$100,000 upon an investment of 44 cents for postage and registered letter fees. Then he borrowed nearly \$1,000,000 from Russell Sage with no other security than notes signed jointly by him and his wife. Wall street admired the audacity and ingenuity of the first—it was amazed at the second.

White is thirty-two years old. He is a "plunger."

Strange Power of a Piece of Paper.

ON THIS LITTLE DOCUMENT UNCLE RUSSELL SAGE LOANED MORE THAN HALF A MILLION DOLLARS.

(Fac simile from the Original in the Possession of the *Sunday World*.)

STOCK NOTE.

\$583,112 ¹/₂

New York. *February 28* 1896

ON DEMAND, FOR VALUE RECEIVED *WE* PROMISE TO PAY TO

RUSSELL SAGE, or Order,

Five Hundred & eighty three thousand one hundred & twelve DOLLARS.

at his office, with interest at *4* per cent. per annum, having deposited with him collateral security for payment of this or any other liability or liabilities of to said Sage, due or to become due, or that may be hereafter contracted, the following property, as per memorandum envelope dated, The market value of which is now \$..... with the right on the part of said Sage from time to time to call for additional collateral security should the market value thereof decline, and upon failure to comply with any such demand, this obligation shall forthwith become due, with full power and authority to him, or his assigns in case of such default or of the non-payment of any of the liabilities above mentioned at maturity, to sell, assign, and deliver the whole or any part of such securities, or any substitutes therefor or additions thereto, at any broker's board, or at public or private sale, at his option, at any time or times thereafter, without advertisement or notice to and with the right on his part to become purchaser thereof at such sale or sales freed and discharged of any equity of redemption. And after deducting all legal or other costs and expenses for collection, sale and delivery, to apply the residue of the proceeds of such sale or sales so made, to pay any, either, or all of said liabilities, as said Sage shall deem proper, returning the overplus to the undersigned; and will still remain liable for any amount so unpaid.

Cora T. White

Abraham White.

He would rather risk his capital in a big deal than invest it in Government 4s. He is always after "big game."

Several times in his life he has been rich. There have been other periods when he was poor. Once, by daring play, he increased a sum less than a dollar to \$6,700. At another time he reduced \$15,000 to a few pennies with equal celerity. He is now a broker at No. 31 Broadway.

The article following, written by Mr. White, tells how he developed his plan for buying a big block of Government bonds and how he procured from sympathetic Russell Sage the money necessary to carry his deal to a successful consummation.

He tried to raise the money in Boston, but failed. One Boston banker knew that White had a "good thing" and was willing to share it with him. White, however, thought the banker wanted too great a proportion of the profits and declined his offer. This resulted in litigation.

White's Story of the Deal.

I sat up a great many nights engaged in figuring out the Government bond scheme and now, doubtless, a great many other people are sitting up nights scheming to get the profits I made out of it.

The constant agitation by The World of the unfairness which characterized the contract made with the Morgan syndicate, by which they obtained about \$70,000,000 of practically the same issue as the recent one, resulted, to my mind, in the public call of Secretary Carlisle on January 6, of this year.

No better guide was obtainable, in my work, than the one furnished by The World, which appeared in the form of a chart in the issue of February 4, the day prior to the opening of the public bids.

In February of last year the Morgan syndicate purchased by private contract from the government about \$70,000,000 worth of 4 per cent. bonds at 104½. These bonds sold in the open market immediately afterwards at 118¼. Up to October of last year the average price was slightly above 123½.

He Saw His Opportunity.

I assumed, and I think it was reasonable, that the new issue of bonds, having the same period to run and being in all respects practically the same as the former issue, would sell in the market during the present year at prices substantially the same as last year, unless conditions should arise adversely affecting the credit of the country.

Much comment has been made about my bid, and particular stress was laid upon the fact that I was not a capitalist. My right to bid on the bonds was even questioned. The wealthiest merchants are borrowers of capital. Why not I?

Certainly Mr. Morgan did not have, nor did his associates, the \$70,000,000 in gold necessary to pay for the bonds purchased in 1895. He and his associates were undoubtedly large borrowers for the purpose of paying for the bonds. Brains and credit, and the ability to finance are much more necessary than actual money. Mr. Morgan undoubtedly possesses all these qualifications.

In talking with a Boston broker last December he expressed the opinion that if the loan was made a public one the subscriptions outside the syndicate would not amount to \$20,000,000. I differed from this view. I figured that the credit of this great nation would be seriously injured by these private bond transactions, as *The World* maintained, and I was confident that the amount of gold in the country was larger than financial people estimated.

Naturally I was much elated over the continual hammering by *The World* in behalf of a public sale, and I feel that without the assistance of *The World* I should never have had an opportunity to make a bid for the bonds.

Frankly, the only apprehension I had was that others would obtain my idea of bidding for a large amount of bonds at a safe price but without any capital.

Watching the Market.

Originally I intended to bid for \$10,000,000 of the bonds on a scale starting at 115 and running down to

110, but as I watched the market and observed the manipulations I concluded to change my figures. The Monday before bids were opened I filled out fourteen applications. My bids ranged from 108 up to 110 1-10, and aggregating \$3,500,000.

That day the predominating opinion was that the Morgan syndicate would not bid at all and that bids between 108 and 110 would secure the bonds. I sent these bids to Washington by registered letter February 3. I still retained, however, a number of applications, for I had made up my mind to be governed by the conditions the following day and send in further bids, if advisable, by Tuesday evening's mail.

I watched the markets closely next day, and when I saw the closing price for Government 4s was 113 $\frac{3}{4}$ I concluded that Mr. Morgan would have a finger in the pie.

I knew that Mr. Morgan's firm had imported gold for the purpose of paying for Government bonds, and I found out that a large amount of gold had been contracted for in Europe.

I decided to send to Washington further bids for \$1,500,000. Calculating on the basis of the market price, 113 $\frac{3}{4}$, and deducting the premium quoted on gold that day, which was 1 per cent., and also figuring in the Morgan commission of 1 per cent. and providing for $\frac{1}{4}$ of 1 per cent., brokerage for obtaining the gold, and $\frac{1}{8}$ of 1 per cent., cost of shipping the gold, I concluded that 111 $\frac{3}{8}$ would secure a block of the bonds.

The First Bid.

I made an application for \$400,000 worth of bonds at 112, and another of \$400,000 at 111.005. My next bid was for \$200,000 at 110.75. My wife put in one bid for \$500,000 at 111.5311. These four bids for \$1,500,000 were above the Morgan bid of 110.6877, and awards were made to us by Secretary Carlisle.

To indicate how closely some of this figuring was done, consider the bid at 110.75. The difference in dollars and cents between this and the Morgan bid, on \$200,000, amounts to \$124.60. At the market price a

week later there was a profit of \$12,000 net on this bid for \$200,000.

After the bids were announced—and I knew that I would secure some of the bonds—I went to a number of bankers in Boston seeking information as to the amount of gold obtainable in that city. While in the Hancock National Bank I was told that it would be very much to my interest to meet the President, J. H. Jacquith, before making any arrangement for gold. I met Mr. Jacquith at a hotel that evening. With Mr. Jacquith were Cashier Abbott, Mr. Preston and Mr. Blanchard, two of the Directors.

Knew a Good Thing.

Mr. Jacquith said I was not known and would find difficulty in getting my bid accepted. He said the Morgan syndicate opposed my bid, but I knew a good thing when I saw it and didn't accept Jacquith's offer to use his influence at Washington to get my bids accepted. I didn't think a pull was necessary. Then he said if I'd give him half the profits he'd get the bids accepted. I told him if I thought I was that "green" I'd grow whiskers to hide my face. However, I made another arrangement with Mr. Jacquith, and about that there is litigation now.

I went to Washington February 8 to ascertain when the official announcement of the awards would be made.

I met Speaker Reed in a hotel lobby, and he warmly congratulated me upon my good fortune. He said he thought the bonds were worth 130, and would sell at that figure within a reasonable time.

I went to Washington a second time to find out about the deposit of gold and to guard against technical errors in connection with the requirements of the Government.

Calls on Russell Sage.

As to my transactions with Mr. Russell Sage. Under the conditions of the Government requirements the gold for the bonds allotted had to be deposited in the names of the original bidders. This rendered the financing peculiarly difficult. It was necessary to ob-

tain the gold either by purchasing or borrowing it before the bonds could be delivered. Bankers would not lend in this way, except to capitalists of well-known standing.

After vainly endeavoring to finance the matter in Boston, I came to New York. I called upon a number of bankers and made various propositions, but without avail until I saw Mr. Russell Sage. I knew that he had more money to lend than any other individual or firm in New York. I was very dubious about being able to consummate a loan. That is why I visited others first. If the bonds had been obtainable simultaneously with the deposit of gold, anybody would have financed me, but the bonds not being in our possession, and not being obtainable for several days after the deposit of gold, the accommodation I wanted was subject to many elements of risk.

I saw Mr. Sage, however. He was affable, kind, courteous, but thoroughly business-like. When I was shown into his private office he shook hands, and Mr. Sage said he was glad to see me, that he had heard about my bond projects and my desire to obtain a loan.

Mr. Sage Generous.

I explained to Mr. Sage the nature of the loan required, related the circumstances attendant upon my bond awards and asked him for enough money to take up \$500,000 of the bonds that day. I told him I wanted to arrange for \$250,000 more, to be taken up the following week. Mr. Sage said:

Business is Business.

"Mr. White, you are asking for a good deal of money, but I will let you have it at the rate of 4 per cent. per annum. I would like to see your allotment papers, also Mrs. White's. I would also like to have a letter from your bank with reference to these matters, as a matter of business precaution. At the same time I have confidence in you, and believe that everything will be carried out honestly and fairly, and I will see you through in this transaction."

Mr. Sage asked me how much Mrs. White and myself were worth, and I frankly replied that aside from a moderate income we were worth just the amount of our profits or equities in the Government bond transaction.

"Then your capital consisted of brains and confidence in the stability of the Government?" he asked.

"Yes," I said, "and 44 cents for postage stamps and registry fees."

Mr. Sage Unbuckles.

"I will let you have \$500,000 or \$600,000 to-day," said Mr. Sage, "and \$250,000 more when you require it, and you may go right ahead and engage your gold, and I will have the money ready for you."

I didn't waste much time in going out and securing the gold. I bought \$300,000 from one firm, \$125,000 from another and \$160,000 from a bank. Mr. Sage gave me four checks to my order. One of the checks was for \$300,000, another was for \$95,000, another for \$160,000 and a fourth for about \$30,000. These checks were all drawn on the Importers and Traders' National Bank. In return I gave him my notes.

Mr. Sage Got the Bonds.

The Sub-Treasurer in New York issued certificates of deposit for the gold deposited, and these certificates were sent to Washington. I requested the officials in Washington to send the bonds to Russell Sage, and a few days after they were delivered by express to Mr. Sage.

March 5 I obtained from Mr. Sage a loan of \$132,639.97 in the same manner that the first loan was secured.

Mr. Sage made no extra charge on account of the unusual character of the loan, and the rate of interest charged by him was as low as is obtainable under the very best conditions.

It is a pity that more people did not grasp the opportunity presented in the public bond sale. It was offered to every one, and could have been availed of by the masses even to the extent of making profits of hundreds of dollars, if not hundreds of thousands. This matter should teach people to be alert.

ABRAHAM WHITE.

Leiter's Stock Chances.

After the failure of Joe Leiter in the big wheat corner, where he dropped \$10,500,000, his father Levi Z. Leiter, resolved to meet all his son's obligations. It required prompt cash to meet the emergency. Leiter, Sr.,

Brains vs. Chance.

Record of Great Wheat Deals.

TIME OF DEAL.	LOW.	HIGH.	CLOS'G	RESULT.
CHICAGO (Prices in bushels).				
May 18, 1867	\$2 10	\$2 85	\$2 10	Ring lost.
August, 1871.....	1 10½	1 30	1 10½	Ring lost.
August, 1872.....	1 19	1 61	1 19	Ring lost.
Seller, 1878-9.....				"Jim" Keene lost \$2,000,000.
May, 1880.....	1 12	1 19	1 14	Ring lost.
August, 1881.....	1 19	1 38	1 38	Ring won.
Seller, 1882.....				Phil Armour won \$1,500,000.
Seller, 1887.....	80¾	94¾	64	E. L. Harper's Cincinnati combination lost \$7,000,000.
September, 1888.....	89¾	2 00	2 00	"Old" Hutchinson won \$2,000,000.
Seller, 1892.....				"Deacon" White dropped \$1,000,000.
Seller, 1893.....				John Cudahy lost over \$3,000,000.
May, 1898.....	64¾	1 85		Joseph Leiter lost \$1,000,000.
SAN FRANCISCO (Prices in cents).				
Seller, 1887	\$1 10	\$2 17½	\$1 48	William Dresbach and Nevada Bank lost \$7,000,000.
Seller, 1894.....	1 00	1 16½		James G. Fair lost \$1,500,000

was undetermined for a while whether to sacrifice his stock market holdings or his Chicago realty. He decided to take his chances in holding on to the stocks and selling his Chicago real estate at almost auction

prices. His chance was well taken. Chicago realty remained stationary in value and probably a shade off, while his stocks jumped up enormously, enabling him not only to recover Joe's losses but to pocket another million. But it was a matter of pure chance how the stock market would go, but Leiter took his chance and won.

The cold unchallenged record in these wheat deals shows that men who were lucky when the opportunity was in sight, and made millions thereby, could not with all their wealth command success when the conditions were unfavorable. Joe Leiter had plenty of coin, and pushed wheat in 1897 from 64 $\frac{3}{4}$ c up to \$1.85, but did not let go at the lucky time. Old Hutch in 1888 put the price of wheat from \$1.42 to \$2.00, but was caught in the shuffle. John Cudahy cornered in May, 1893, 28,000,000 bu., yet he dropped \$3,000,000 before he got out. The Harper Cincinnati Combine accumulated 50,000,000 bushels, and succeeded in losing \$7,000,000, and wrecking the Fidelity Bank of Cincinnati. Keene tried his luck with 8,000,000 bushels cash and 20,000,000 futures, and was broken on the wheel. Mackey, Flood & O'Brien tried theirs on California wheat in California in 1887, cornered 20,000,000 bushels and dropped millions. All these were men of exceptional business ability, but confronted with chance conditions which they could not foresee or control, they all lost millions, and gained large experience. Moral: Circumstances or opportunity, not brains, is the determining factor.

Chances in Oil Stocks.

Andrew Carnegie's Chances.

On a beautiful May day in 1862, four individuals—Andrew Carnegie, his brother Thomas, James K. Dain and Thomas N. Miller—took a stroll through the grounds of Judge Wilkins, at Homewood, a local subdivision of Pittsburg, and during the ramble Andrew Carnegie announced to his friends that he had a lot of Columbia Oil Co. stock, and that if any of them wanted some, they could have it at cost \$6.37 per share. None

of them accepted Mr. Carnegie's offer, except Miller, who said without a second thought or knowing aught of its value, but staking much on Carnegie's having it, said: "I'll take a 100 shares, Andy, at \$6.37." The deal was completed on their return from the outing. Mr. Miller and Andrew Carnegie took a trip to Europe shortly afterwards, and during their absence the stock jumped up to amazing figures, and on their return Mr. Miller sold his hundred shares, receiving therefor in cold coin \$72,000. Andrew Carnegie, who held a big block of the stock which cost him only an I. O. U. without interest made a correspondingly enormous profit. The stock came to both these parties by pure chance, one giving a nominal consideration, the other nothing. No wonder that the word "opportunity" is printed in large on the fly-leaf of all of Carnegie's vest pocket memorandum books. The unexplained item about the transaction is that so great a "grafter" as Carnegie should be willing to part with any "thing of value" at cost."

John Wilson's College Chum Turned the Wheel.

While Miller & Sibley, of Franklin, Pa., are "lucky fellows" and coin-getters a part of their luck at least was owing to John Wilson, of Franklin. Out of employment, Wilson's wife went to Mr. Miller, of Miller & Kuhn, in the early '70's and pleaded with him to "give John a chance." The firm had begun about that time to push their railway oil, and John was started on the road to try his luck, and he found it in great shape. As a salesman, he was a "hummer" from Hummerville. Far out West in one of the Pacific railway offices he struck a college chum, who was a high official in the company. An ordinary salesman without the college acquaintance would not have gotten a moment's audience, but Wilson pleaded with his old-time chum to give the thing a chance, and if it did not do its work throw it out. Accordingly it was tried and proved to be what they call on the "Bowery" a "howling success," and John returned to Franklin with an order for 500 barrels, and from that day since Miller & Co. have had no trouble getting the railroad to use their oil, and

Wilson had no trouble in getting a salary greater than the Governor's of Pennsylvania—all owing to the plea of a devoted wife primarily and next to the friendship of an old college mate.

Capt. Jacob J. Vandergriff's Chances.

The phenomenal success of Jacob J. Vandergriff, of Pittsburg, reads like a fairy tale. He was one of the earliest pioneers in Pittsburg steamboating, and had his share of ill luck in the early days on the Ohio river. The loss of the "Red Fox" Steamer, near Cairo, crippled him not a little, and diverted his efforts towards Oil City, where he started the "Anchor Oil Company," and formed a partnership with Daniel Bushnell. For years he was strictly hard up, and away back in the "sixties", his board-bill at Piaget's "Cornplanter Hotel," near Oil City, was long "due and unpaid," from sheer inability to realize on his oil enterprises. His persistence surmounted all obstacles, and he began the building of pipe lines in order to profitably transport his production. This move was the turning point of his bewildering success, as in a short time the Standard Oil Company began to absorb production and transportation, and a business arrangement was made with that company, which in "due course" made him many times a millionaire, and his colossal fortune enabled him to indulge his natural bent in philanthropic enterprises.

Dr. Lindley's Chances.

How little do they see what is
Who frame their hasty judgments upon that—which seems—*Southey*.

Dr. Lindley, a prominent physician in the Wildwood oil district, of Perrysville, Pa., gives an interesting experience, as follows: "Before the Rolshouse well "came in" the owners of the Griffith lease adjoining, being in need of additional capital for development, tried to sell me a one-third interest in the lease for \$3,000. I thought the matter over, and reasoned it out in this way: If their lease is any good why don't oil men who always have money for a good thing buy it? If they don't see anything in it, why should I? I do not see anything

in it for me. I declined to bite and I invested my money in town lots at \$500 each. In a little while the Wild-wood gushers began to come in and in less than a month the one-third share in the Griffith lease which I refused was bought by the Forest Oil Company for \$60,000 and was considered cheap at that. Now, that's what a man gets for using judgment in oil matters. Had I went it blind or flipped a coin I would likely have done better—could do no worse. I note that best judgment and fine reasoning do not apply in such things and that it is pure luck and nothing else."

Jacob Schinneller's Chances.

A few years ago Jacob Schinneller, the well known water works builder of Pittsburg, with a small company of local capitalists undertook to drill for oil at St. Mary's. They agreed upon a location at which to begin drilling and all expected to begin next morning at the point selected. In the morning, however, Mr. Jutte, one of the party, suggested that it would be better to go up the creek further. This was assented to without much consideration and the drilling began. No oil was found and they tried another point higher up the creek, with no better result. Then the company became discouraged at their losses and ill luck and resolved to quit. A few years later another operator came along and released this tract for oil production. He selected the exact spot where the Schinneller party years before intended to begin drilling before the Jutte suggestion was made, and after drilling in was made wealthy by a phenomenal oil gusher.

Chas. Lockhart's Chances.

Chas. Lockhart, the Pittsburg Standard Oil magnate, is a striking illustration of persistency and great luck. He came to Pittsburg in 1836, and for the twenty years succeeding worked as an ordinary warehouseman at McCullough's. In the early 60's he dabbled in oil a little, as most Pittsburgers did, more or less, in those days. He began on "three-barrel lots," but made no particular headway. In 1859 he speculated in West-

moreland salt wells, with Isaac Huff, with moderate success. In the same year he got the "oil fever," and sent a few friends up to Oil Creek to "view and report." On their report the firm of Phillips, Frew & Co., afterward Lockhart & Frew, was organized. He went to Europe in 1860 to find a market for the firm's product, and a chance acquaintance with two Scotchmen led to good business results. Despite all his energy, his refinery at Brilliant Station had a good deal of hard luck. On one occasion, says John McIlroy, an old acquaintance, his refinery was on the point of being sold for debt. His paper was over-due, and a foreclosure would result next day; but a postponement was secured, and next day a chance remittance, long-expected and long-delayed, came to hand, and the debt was paid. About this time the Standard Oil Company began its policy of "absorption." Many producers kicked and refused to be "absorbed," but Mr. Lockhart decided to take his chances with the Standard, and sold out to big advantage, securing a large block of Standard oil stock, which was the foundation of his great fortune. He is now eighty-three years of age, is still hale and hearty, and can sign a check for \$20,000,000, many estimating his fortune at double that figure. Had he succeeded in the Huff venture, he might have been a salt millionaire, but the two turning points in his successful career were when the chance remittance came along which saved his refinery at "Brilliant" from foreclosure, and the other turning point was when he took his chances with the Standard instead of joining the various independent Producers and Refiners Organization, which have in most instances "gone a glimmering."

Dalzell's Generosity Made the Gusher.

During the oil excitement up near Parker some years ago, the Dalzell Bros., of Pittsburg, sank a well and it came in "dry." One of the brothers proposed to try drilling 200 feet deeper but the other demurred. Finally Willis gave each of the drillers a \$10 gold piece and told them to go ahead. In a few days he received a call from one of the drillers to ask what they should

do with the oil—it was running all over the county. Mr. Dalzell disposed of it for \$140,000.

Thos. O'Brien's Oil Luck.

"You can't always tell."—Josh Billings.

Thos. O'Brien, formerly in the tobacco and periodical business on Wylie avenue, Pittsburg, inherited from his uncle, James Denniston, a six-acre rugged tract of land at Chartiers, below Pittsburg. It was non-productive. He got tired of holding it and tried to sell it. He asked \$4,000, dropped to \$3,000 and was offered \$2,800 for it by a German gardener. O'Brien was thoroughly sick of it and he says if the German had been the least bit persistent he would have got it. The German, however, did not press his offer and Mr. O'Brien was reluctantly compelled to hold on. J. C. Reilly, real estate agent, tried in vain to sell it. Nobody seemed to want it. Meantime, the oil fever worked down that way, and O'Brien, as a last resort, concluded to bore for oil. The outlook was not very rosy, but after much labor he organized a small company and began to drill. Everybody that dropped around shook their heads and many intimated that it was "a pity to put good money in such a God-forsaken tract." But O'Brien persevered. Oil men came daily and went away remarking, "Poor Tom," and the newspapers began to poke fun at him and called it O'Brien's Folly. But when the sand was reached all this was changed; oil spouted forth as copiously as water from the rock Moses smote. It was a real "gusher"—1,000 to 1,200 barrels a day, worth a dollar per barrel. Then came congratulations, of course. Nothing succeeds like success, and O'Brien was complimented on all sides as a very far seeing citizen. After getting about \$90,000 out of it, he was offered \$100,000 for the well. He refused, and soon after the oil began to fail, and in a little while the well which O'Brien could have sold for \$100,000 was a dry hole, not worth a cent. The owner had his opportunity and did not embrace it. Many wise people—wise as Lord Coke says "after the fact"—have censured O'Brien for not accepting the \$100,000 tender, but it may be said that O'Brien expected to get a higher

price and had no idea that the well would go dry, and many of his critics would not have done any better under the same circumstances.

Chances in Leases.

The Northwestern Ohio Natural Gas Company, a branch of the Standard Oil Company, held a large lease of land north of Upper Sandusky. It was recently decided to cancel it and return the lease to the farmers. Secretary of the Treasury Foster is president of the Northwestern Company, and the leases were only wanting his signature to cancel them. Politics took his attention from the leases, or they would have been returned to the farmers weeks ago.

The delay has inured to the enrichment of the Standard. To-day those leases are immensely valuable, owing to the phenomenal oil strike on Col. S. H. Hunt's cranberry marsh farm, and every acre of the gas company's leases will be clinched by golden nails. Had Foster signed his name in cancelling the leases, as the directors decided he should do, a big thing would have slipped from the Standard's grasp.

Wm. Semple Collared the Opportunity.

In the early days of the Butler County, Pa., oil fever, J. W. Boyd, one of the owners of the famous Armstrong well, wanted Wesley A. Algeo to take an interest in it for a small amount. Algeo declined and remarked: "I think Bill Semple, the dry goods man, might take that." So Boyd sought out Semple, who eagerly grabbed at the proposition. The investment only cost \$400 and yielded \$200,000 all told. Thus Algeo turned aside a fortune, while Semple boldly and without even seeing the land seized his opportunity. Semple afterwards tried his luck in other oil ventures and in Pittsburg & Western Railroad stock, and "dropped" most of his previous gains.

Jeweler Piaget's Chances.

In 1863 L. H. Piaget was one of the leading jewelers of Pittsburg and fairly prosperous. A chance acquaintance invited him to Franklin, Pa., during court week,

there being then no jewelry store in the town. He made a "hit" in his jewelry sales, and a still greater hit in exchanging any jewelry and a small cash consideration of the total value of \$1,000 for a tract of 147 acres outside the town. When the oil fever began to rage around Franklin, he was offered \$50,000 for it and accepted it, and in less than a month the same property was sold to a "syndicate" for \$150,000. A few years prior to the oil excitement he was offered the celebrated Buchanan oil farm for \$1,200, but declined although his wife urged him "to trade all the jewelry he could for land." But his conservatism prevented his acceptance, and the farm later yielded over \$3,000,000 in oil. So as Rev. Jasper says: "You can't always tell when to take hold."

"Dunc" Karn's Oil Luck.

A few years ago a well known Butler oil man, finding from all indications that his well was about to prove a "duster" concocted a gold brick scheme to unload the well on some unsuspecting investor. The men working the well were "drilled" as well as the sod. They were told to inform inquirers that the owner was short of funds and that a few hundred feet more drilling would bring a wonderful gush of the oleaginous. "Dunc" Karns came along and bought the well, when to the surprise of the seller and everyone else it proved a veritable gusher and netted Karns \$100,000.

Lucky in Time.

Some men are born lucky, and some borrow it, and some have it thrown at them. Squire J. G. Rolshouse, of Wildwood, near Pittsburg, is a specimen of the latter. He has a patch of 100 acres or so in McCandless township, and was making a fair living as farming goes. He tried Democratic politics a little, but with not much success, as when victory was within sight, he says the Fifth Ward and East End Democrats sold him out. Well, the oil fever came along. His land looked too scraggy for anything. So he tried an oil well. He struck it big; 1,000 barrels a day. Now he is putting

down ten wells, with leases for ten more, and if the "oleo" continues to flow he will soon be a "bloated bondholder." His receipts from leases in one month were \$28,000, most of the 100 acres leasing for \$800 to \$1,000 per acre, and his cash pipe line receipts every eighteen days are \$4,000.—(Pittsburg Truth, September 10, '90.)

OPPORTUNITY MAKES OR UNMAKES.

"Too many have loitered
Until the ebb tide,
While seeking opinions
From those at this side,
Too many good swimmers
Have chosen to sink,
Because they are martyrs,
To "what people think!"



WEALTH AND SMALL MENTAL EQUIPMENT.

"I do not despise the matter of luck. I have known men of small mental equipment to become very wealthy, and nobody could explain how they did it except through luck."

—J. J. O'Donohoe,
New York Coffee Millionaire.



Chances in Sports and Gambling.

"This trick may chance to scath you."—(Romeo and Juliet.)

Chances in Gambling

GAMBLING is considered essentially a game of chance, but how much more is it than the "deals" on the bourse or in the mercantile exchanges? One man buys Brooklyn Rapid Transit or Chicago Gas, or Pittsburg "Crucible" for a "bulge," or a wholesale grocer loads up with coffee or flour for a rise, and it is called "business." Another man takes in the turf or Faro, or bets on elections, when the same element of chance enters, and it is called "gambling!" Fudge!

Changeable Luck.

There are men who are lucky in some things and unlucky in others. One of the nerviest and most successful gamblers in Pittsburg was John Staley. He won stacks of \$1,000 bills, on Cleveland's election, and the writer well remembers him standing pale and determined in Price's pool room (Fifth avenue) during the fluctuations of the final count when most betters were hedging in great haste. Staley said to me: "It's a chance, anyhow, and I will win or lose it all." He won, and his winnings were very large. The same man put up his money in the later Bailey-Slagle judicial contest in Pittsburg, and lost heavily. Some again are distrustful of their luck. John McKee was one of the most successful oil, gas and stock gamblers in Pittsburg. He seemed to realize that in his case luck might not be a "steady boarder," and he played to a limit, on the theory that if the cards run against him he can only lose so much. His theory averaged well, judged by results. I know

another Pittsburg player, Bob Elliot, who would give anyone a chance either way, and bet the opposite on anything, and eight times out, of ten won, and died worth \$150,000. The London Post, of recent date, reports a haphazard case of this kind. "Mr. Benzon was at Aldershot yesterday, and had a small gamble. He accepted a bet of 1,500 to 100 that he won three races during the course of the afternoon, and did it by taking the last three races right off the reel. There are few sadder things on earth than the man who "once" lucky has lost his grip.

Curf Chances.

The life of a man,
Though but a span,
Is worthy of some praise,
If luckily,
It chance to be
A span of spanking bays.

—*Pittsburg Phil.*

Mike Dwyer in ten years won and lost—principally won—\$2,000,000 on the race track mostly by pure luck. On one lucky favorite horse alone—Luke Blackburn, Hindoo and Hanover—he cleared something like \$500,000.

Now, poke the embers up a bit and listen while I tell,
About my picking winners and the luck, which me befell,
How men are made or broken by the humors of a horse,
And how it might have differed had the jockey used more force.

Unlucky Card Playing.

Famous above all other unlucky gamesters stands Charles James Fox, who began playing at the age of fourteen under the direction of his father, Lord Holland. So apt a pupil did he prove that, by the time he was 24, his debts amounted to 140,000 pounds. These were all paid by his indulgent father, who had started him on the path of vice. Fox was very unlucky in his play, as the following verses relate :

"If he touches a card, if he rattles a box,
Away fly the guineas of this Mr. Fox.
He has met, I'm afraid, with so many hard knocks,
That cash is not plenty with this Mr. Fox.
And he always must lose, for the strongest of locks
Can not keep any money for this Mr. Fox."

Chances in Whist.

The chances of a pack of cards being dealt at whist, so that each man would get 13 of one suit are only one in 2,235,197,374,577,461,628,701,599,999.

Chances in Base Ball.

Some of the vicissitudes of base ball were pretty forcibly illustrated in the career of the Philadelphia League Club in 1892. After having decidedly good success on its western trip it came home to be beaten four times in succession by the Cincinnati Club, which was at the foot of the list, and four more by the Cleveland nine, which was below the local nine until that series advanced it.

Luck in Roulette.—General Taylor's Story of a Man Who Won \$36,656 on the Double O.

The closing of the gambling houses was being discussed, and the conversation recalled to General Taylor the days of the Mexican War. "Let me see," said the general, as he stroked his beard. "It has been 44 years since I saw a game of roulette, that I considered a game. It was in the City of Mexico. The gambling houses of Mexico were run like National Banks, and must have a certain cash capital, sufficient to pay all debts in case of a run on the bank, and though the bank was sometimes broken, the winners always got their money. I remember dropping in at one of the roulette games and watching the play for a time. You understand in roulette the bank pays thirty-five for one on single numbers. A half drunken army officer staggered into the room, elbowed his way through the crowd around the wheel, and placed a dollar on the double o. Perhaps everyone doesn't know what the double o is. There are 36 numbers and a single and double o. Any one of these pays 35 for one. In addition to this there are any number of different ways bets can be made, the most simple and commonly played being the red or black or odd or even. These pay even money. In the event, the single or double o comes out, the house wins all the other bets.

“Well, as I was saying, this half drunken army officer placed a dollar on the double o. The marble spun around in the wheel and fell in the double o stall. He had won. The house handed him \$35.00. The Mexican allowed the \$35 to remain on the same bet. Again he won and \$12,960 was piled up before him. For the third time the wheel was rolled, and the money was placed on the same spot. Every one else, who had been playing stopped, and watched the rolling marble. Even the banker became a trifle nervous. The momentum of the marble became less and less and for the third time fell into the double o stall. This made the biggest winning ever known at the Mexican capital. In all \$36,656 was paid over. It took all the money the bank had and the game was closed until the morning. What became of the Mexican and his winnings I never heard. I never heard of a roulette game in this country that had no limit, but in Mexico, at that time, a man could bet what he pleased.

Chances in Boxing and Prize Fighting.

Boxing is generally regarded by the sporting fraternity as a science, yet with all its claims in that direction the results of the most notable pugilistic battles of late years depended on chance and circumstances that science cannot control. Sullivan's defeat was the result of chance overtraining and over indulgence, while the outcome of the Hall Goddard middle-weight championship was plainly the result of circumstances. The Cincinnati Enquirer of March 12th, 1893, remarked:

“The blow that killed all of Lengthy Jim's claims for the big end of the largest purse ever fought for was one that a clever man would not attempt against another clever man once in a thousand times. It was a blow that Fitz, if he had a thousand more trials, wouldn't get home on the place he landed in a single instance. It was a round arm swing from a lead, and it seems marvellous, with so much at stake, that Fitzsimmons would take such a long chance. Had he missed that blow the chances are two to one that he himself would have been put out. With the chance one thousand to

one that he could not land such a blow, and a risk of two to one that if he did not land he himself would be put out, one can form an idea of the desperate straits to which Red Rob was pushed. It is not our intention to attempt to detract from the merits of Fitz as a fighter. He is undoubtedly a great pugilist, but he is a very lucky one as well. The gong saved him in his fight with Maher by just a second, and a desperate sucker blow gave him the Hall purse just when the tide of battle seemed turning against him. Fitz himself was honest enough to say in his dressing room right after the fight that he was very lucky to land a blow of such description on a man like Hall."



PERHAPS.

When "the wheel" goes round
Will it stop on "the star"?
Before the boat reaches port
Won't it stick on the bar?



Chances in the Drama.

Chances in the Drama

THAT the success or failure of plays or playwrights depends mainly on the whim, or caprice of the public, will hardly be questioned, and yet that whim or caprice is so much a matter of chance, entirely apart from merit, that the most experienced manager and public pulse-feeler, is at sea until the jury returns its verdict. Hence the old time custom of first exploiting plays in small towns, or, in the vernacular of the stage, "trying it on a dog."

Joe Jefferson's "Rip"—The Vagabond Dutchman of Falling Waters a Chance Idea.

It detracts nothing from Joe Jefferson's deserved fame as an actor, nor lessens the public interest in the most popular play of the generation to know that his "Rip Van Winkle" character was a "child of chance." Jefferson's half brother, C. Burke, had adapted Washington Irving's story of Rip, and it was produced at the Arch Street Theater, Philadelphia, in 1850, with Burke as Rip and Jefferson as Seth, the Time-keeper. Mr. Jefferson tells us that while lying in a hay barn in Paradise Valley, Pa., in 1859, reading Irving's Life and Letters, the idea struck him to lift Rip up above the level of the tipsy bumpkin previous interpreters of the character had made of him, and show the poetical side of a drifting, dreaming vagabond. On the basis of Burke's play he made a new play for himself. The second act which is wholly a monologue is entirely original with Jefferson. The stage is filled with voiceless characters; Rip's

Chances in Matrimony and the Drama.



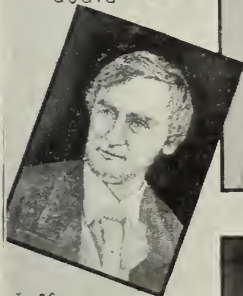
Gould



Leslie



Cleveland



Jefferson



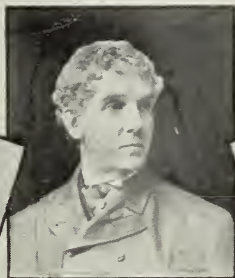
Eugenie



Booth



Emmet



Barrett



Williams.

voice alone is heard. It was at once a phenomenal success. He had it re-written by Boucicault, in 1865, and took it to London, where it had run at the Adelphi Theater of 150 nights. Ten years later he again visited London and redoubled his success, the Britons going wild over Rip. Mr. Jefferson is now a retired millionaire, whose "fame is safe."

Joe Jefferson! my Joe, Joe!
First time Old Rip ye played—
How long, my Joe, that was ago
To state it, I'm afraid—
We thought it great: Night after night,
(How many, do you know?)
You've played it since to our delight,
Joe Jefferson, my Joe!

A String of Circumstances.

In Lawrence Barrett's career were two notable turning points. One was as a New York dry goods clerk, when business was dull he essayed to mimic some of his co-workers. One night he was imitating the mannerisms of an unpopular floor walker, and as the laughing died away, the object of his ridicule entered the room, and was a silent witness of the scene, and instead of being displeased said: "Young man, you have evidently mistaken your vocation—you should go on the stage." And then and there the boy resolved to become an actor. Chance also led him to assume serious parts. He fell in with an amateur—Miss Dennis McMahon, the Mrs. James Brown Potter of the day, and she was dying to play Julia in the "Hunchback." So Mr. Barrett played Sir Thomas C., and both were roundly hissed. Barrett was ambitious to become a manager, and the war afforded him a chance. When New Orleans was blockaded, he was offered the management of the Varieties Theater, and accepted. He had as yet only moderate success. At Wallack's as "Rosedale" and in New Orleans he made no decided hit. He drifted down to California, but returned soon to New York, where he tried Cassius in Julius Caesar, with different success, but in his fourth attempt made a great hit. About this time Boker's play, Francesca Da Rimini, had been played at the old Broadway theater, by E. L. Davenport, but failed badly. Mr. Barrett was struck with

Lanciotto, the Hunchback figure, and he produced it at the Chestnut Street Theater, Philadelphia, where it made an instant hit, and his success was repeated throughout the country. His fame and fortune were won.

Daly's Luck.

Dreamest thou, poor nothingness,
That thou, and like of thee, and ten times better
Than thou or I can lead the wheel of Fate.

—Werner.

Augustin Daly was a lucky fellow. For years he was a hard working, zealous, pushing newspaper reporter. The purest accident and the marriage of a manager's daughter opened the door of endeavor to him, and as a successful manager, after exhausting the patience and almost the resources of his backer, he is to-day in the very front rank of money makers.—(Joe Howard, January 5th, 1888.)

Dion Boucicault's Chances—Most of His Plots and Incidents Chance Work.

Make us to meet what is or is to be,
With fervid welcome, knowing it is sent,
To serve us in some way full excellent,
Though we discern it all belatedly.

American playwrights have not been slow to avail themselves of chance incidents for their plays. Boucicault says that he has never written a play which did not embody some incident he noticed by chance the previous day. My old co-laborer on "the Paper," Bartley Campbell, had his note-book always out for "points" and suggestions. Manager Henderson tells how the ground work for a Western play was obtained. Lawrence Burrett had been invited to dine out with Manager Stuart. He wrote Mr. Burrett to get him some okra, and wire him if he got it. Burrett had to bribe the operator to get it through, such was the pressure of war news. Stuart waited at New London for a dispatch, but getting tired left for home. On his way he noticed an excited crowd in front of a newspaper office, and going over read the bulletin: "Another reverse for the Union armies. General J. B. Stuart captures Okra." The

message got in the wrong box, and although there is no "Okra" on the map the Unionists mourned all night for the lost battle.

Chas. Mathew's Chances in the Show Business.

I have played to an audience of one. I had advertised the play to commence at two o'clock. I had the scene set, and, as I made it a rule never to disappoint the public, I determined to go on with the show. I came on and bowed to a man of color who, in a white hat, was seated in the stalls. He returned my salute with becoming solemnity. I went through the entire first act of "A Game of Speculation," and that man of color never once smiled; he never changed his position. At one time I was nearly sending the prompter to feel him, to see if he was alive. I lowered the curtain on the second act, and he was, like the House of Commons, "still sitting." I felt bound in honor to reward persistency of this kind, and I gave him the third act, gag and all. A quarter of an hour after, my colored friend was still in the same attitude: so I went round and told him the show was over. He shook hands with me and smiled and asked me what it was all about.

Joseph Kline Emmet—His Greatest Character "Fritz" the Outcome of Chance.

America is not likely to see in this generation, if ever, a more accomplished dialect variety actor than "Fritz" Emmet, who as painter, showman, musician, etc., was a flat failure, but later won his greatest triumphs in his greatest play by the merest chance. On the night of November 22, 1869, in Buffalo, N. Y., his career as Fritz Emmet began. The play was called, "Fritz—Our Cousin German." Its success was instant and complete. His handsome figure, engaging smile revealing pearly teeth, sweet voice, and admirable dialect took his audience by storm. Everywhere he was greeted with packed houses. He tried "Fritz" at Wallack's, July 14, 1870, and Gotham went wild over the "Deutscher." He was the conquering hero, and one season's receipts made him rich. He tells how he accidentally hit it thus:

"Three days before I began to play the part I knew nothing about it. I wanted a dress and hunted high and low, far and near for my ideal of a genuine German "Fritz." I was almost in despair when suddenly I saw an emigrant passing on the street. He went into a beer saloon. I followed him, and taking the barkeeper aside, I told him I must have that suit of clothes. The upshot was that the German got tipsy, and sold the clothes off his back for a few dollars, and exchanged them for some of the cast-off clothes of the man who sold the beer. That night when I went on the stage Charley Gaylor did not know me. It took like a whirlwind, and made Gaylor and me both rich."

Harry Williams's Chances.

Up to 1875 Harry Williams had a very "rocky" time in the variety business. Pittsburg was not much of a vaudeville or theater town then. Moffet and Miles in the "Gayeties" had dropped good money, and Fred Aims saw his "coin" disappear in the "Atheneum." Trimble's had been losing money, and the "Academy of Music" was then vacant. Sefton and Annie Eberly and Harry Hotto appeared at the old "Drury" to appreciative but slim audiences," and even "Coriolanus" Gallagher "went broke." Mr. Williams was doing a poor business like the rest, when a fire broke out in 1875, which nearly wiped out "Trimble's Varieties," of which Mr. Williams was the lessee, and cremated most of his stage properties and outfit. In this extremity and with no choice, he leased the "Academy," as there was no other show house in the town vacant, and from that time on his luck changed, and as the manager of the Academy he has accumulated a handsome fortune, and is to-day one of the ablest and most successful vaudeville managers in the country.

Edwin Booth's Chances.

It has fallen to the lot of few great actors to have experienced so many vicissitudes of good and ill luck. The story of his hard luck early days according to his first manager, Ben Baker, would fill a goodly-sized volume. He got first acquainted with Boothe in "Frisco"

in 1855, but the panic of that year Mr. Baker says "made things dusty for Ed out there." He next tried Baltimore, Richmond, Washington, Pittsburg, and Wheeling, and was still in the "hard luck class." The theater in Wheeling was over a carriage-maker's shop. It was a bare, bleak, whitewashed place, heated in winter by two stoves in the parquet and one in the gallery. That bitter night Ted played Richard. When he went on for the "Now is the winter of our discontent" speech he looked over the house, and seeing nobody, came toward the prompt side and said to me, "Where's all the audience, Ben?" The few half-frozen people in front were not visible because they were huddled about the three stoves trying to keep warm. I remember the stage was so dirty there that I wouldn't let Ted wear a new \$50 Richelieu robe that we had recently bought and which we set great store by. I made most of the costumes he wore on that tour myself. After the performance I would sit up a few hours in the double-bedded room we always occupied and sew like a good one, while Ted sat smoking his pipe, waxing the thread and threading my needles. We had to do it, for we neither of us could afford to buy wardrobe. I recollect one time we struck Rochester and were hard up for funds. There was a large German population, and I conceived the idea of doing Schiller's "Robbers." Ted had no dress for the part of Franz, but I raked one up out of my frock coat, to the collar and skirts of which I sewed a lot of imitation fur. Ted had one pair of shoes. I wore boots. He borrowed my boots to wear on the stage, while I arrayed myself in his shoes in preference to going barefoot. The posters were printed in German, and the announcement of "Herr Edwin Booth" in a drama dear to the Teuton heart served to crowd the house. When they found it was not a German performance, it looked for a time as if the people were going to tear up the benches. Next year without any apparent reason engagements crowded and the "tide had turned."

"Let those whose hearts overflow
With canker or with ease
Consent to hear with quiet pulse
Of lucky ones like these."

Chances in Matrimony.

Chances in Matrimony

NEARLY all marriages whether "made in heaven and unmade by the divorce court," or the other kind, are matters of the merest chance, except perhaps in the marriages of sovereigns where intrigue and dynastic conditions oft prevail. One will take matrimonial chances with a bank account; another will be lured by intellect set perhaps in an ugly frame; another by youth and gallantry; another by family considerations or a pretty face, but all by chance. If all the love matches and marriages since the "morning stars sang together" were compiled in one volume, the title page inscription would read, "we met by chance, the usual way."

Nor is it always girls, by Jove!
Gay gushing girls that get there;
You'd think a man's heart an Old Maid's Home,
With signs out of "To Let" there!

And while beneath the mistletoe
You kiss, as bound in duty,
Whatever scarecrow comes along,
Some graybeard grabs your beauty!

What a pity girls can't have a little prophetic insight in regard to the way young men are going to turn out! A space of ten years alters the fortunes completely the reverse of what we expect in many cases. The young man of fine promise and expectations turns out to be a laggard in the race, and the snubbed young fellow smiles with triumph as he leads the van. The young mechanic in — Street Church ten years ago, whose lady love preferred the young man who could take her to the the-

ater in a carriage and give her flowers, is to-day the owner of a grand piece of business property, is his own master and is worth hundreds of thousands, all earned by himself. His rival is nowhere. All other things being equal, this bit of prophetic insight would have made a big difference.

So with a young lady who lived in Sacramento years ago and was very ambitious. At the State Fair she was introduced to a worthy from the country by some of her friends, saying, "You know he is the Son of Judge So-and-So." She gazed upon him. He looked old enough to be the father of the Judge instead of the son. He was arrayed in a white linen coat, and was generally a very countryfied looking object. She did not admire him, and was ashamed to accept his arm and walk through the picture gallery with him. To-day he is a Chief Justice of the State of California—a great man, as great men go in this country—and she wonders if a little psychical knowledge of this fact would not have altered things a little that evening.

George and Martha Washington.

A lucky meet
That oft decides their fate.

—Thompson.

Washington's early loves were a series of chances more romantic than any ordinary romance. While quite young he had several affairs of the heart. One was with Mary Bland, in whose honor he wrote verses, and who subsequently was married to his friend, Henry Lee, the grandfather of General Robt. E. Lee. Another flame was the sister-in-law of George Fairfax; and a third object of his adoration was the beautiful Mary Phillips, of New York, to whom he intended to propose, but who accepted Roger Morris while he was hesitating.

Washington was traveling to Williamsburg in 1758, when he chanced to meet Maj. William Chamberlayne, a planter on the Pamunkey River, who insisted on Washington stopping at his house, promising as an in-

ducement to introduce him to a beautiful widow. The latter, of course, was Mrs. Martha Custis, who happened to be stopping at Maj. Chamberlayne's house. Washington fell in love with her at once, and was betrothed to her after a short courtship, and then left to assist in capturing Fort Duquesne from the French. They were married January 6, 1759, by the same minister that performed the previous marriage, and in the same church. Washington's mother was a believer in Fate. When George visited her in the spring of 1789, after he had received notice of his election as first president of the United States, and when he was about to start for New York City, Mrs. Washington was in ill health, and her son promised to return to her as soon as the public business could be disposed of. But she interrupted him. "You will see me no more," she said. "My great age and this disease that is rapidly approaching my vitals warn me that I shall not be long in this world. I trust God I am somewhat prepared for a better. But go, George, fulfill the high 'destiny,' which Heaven appears to assign you; go, my son, and may that Heaven's and your mother's blessing be with you always."

The marriage of Washington's father, Augustus, was also a matter of chance. He had been injured in a carriage accident while traveling in England, in connection with an inheritance; that the mishap occurred near the home of the Ball family, that he was carried into the house, and that he fell in love with Mary while she was nursing him. C. C. Colton refers to this story in his work "Lacon," when, in discussing the slight causes of some great events, he says: "If a private country gentleman in Cheshire, about the year 1730, had not been overturned in his carriage, it is extremely probable that America, instead of being a free republic at this moment, would have continued a dependent colony of England. This country gentleman happened to be Augustine Washington, Esquire, who was thus accidentally thrown into the company of a lady who afterward became his wife, who emigrated with him to America, and in the year 1732 at Virginia became the envied mother of George Washington, the Great.

Mrs. Frank Leslie—A Gifted Lady's Chances.

Yet Love, sweet Love, will have her fling,
And thrust her piercing arrow;
And Fate, the cruel, pernicious thing,
Will sweeten joy with sorrow.

—*H. Fleming, St. Paul Globe.*

A Lucky Lady.

It has been said with much truth of Mrs. Frank Leslie that on the death of her husband she inherited debts and opportunity, and the manner in which she availed herself of opportunities to get rid of debts, stamps her as one of the luckiest of the lucky. Her heritage with her widowhood was a big business, \$300,000 of debts and nine law suits. Not alone in business matters was she the child of fortune.

In London Mrs. Leslie met another nobleman of rank, even higher than the Marquis De L. This was Prince Esipoff, one of those magnificent Russians who sometimes startle society in Western Europe. He was often seen driving with Mrs. Leslie in the park of an afternoon. Whatever may have been the cause, enmity sprung up between the Prince and the Marquis. One day, near Hyde Park corner, while the former was in company with Mrs. Leslie, the Marquis smote him on the cheek with a glove. Instantly the Prince smashed Mrs. Leslie's famous mother of pearl parasol on the bold marquis' head. Both the combatants were arrested after a rough-and-tumble fight.

In the court next day, witnesses said the most shocking things about the two noblemen. Of the Marquis it was declared that his title was a mere invention, and that he was really the son of a London tailor. Not less iconoclastic were the statements made about Prince Esipoff. It was gravely stated not only that his name was not Prince Esipoff. Rumors of the proposed marriage between Mrs. Leslie and the Marquis continued to be circulated at intervals, and it was discovered that on August 19th, 1889, and on July 10th, 1890, marriage licenses had been taken out in London for the union of the two. But they were never used, luckily for Mrs. Leslie.

Eugenie Marie De Montijo—Ex-Empress of France.

Who can say—

For what chance clod the soul may fail
To stumble on its nobler fate.

How Napoleon Met Eugenie.

It was at a ball given by President Napoleon at the Elysee, some nights before the coup d'etat that Mlle. Eugenie met her future husband. A romance is connected with this meeting. Wishing to avoid the crowded ball rooms, Napoleon, with the Duke of La Moskowa, went into the Elysee Gardens, where he suddenly came upon a radiant blushing girl. She was tying up her hair, alone, opposite a glass in the conservatory. Her hair had come down during a waltz, and the crowd was too large to admit of her reaching the ladies dressing room. She had glided to this place, hoping to be unobserved. This little circumstance of the fall of back hair led to her subsequent elevation to the throne of France.

A Gifted Amateur's Opportunity—Edith Kingdon (Now Mrs. George Gould.)

"We met by chance,
The usual way."

Chance in a "Wooden Spoon."

The wealthiest woman in America to-day met Jay Gould's son, George, by the merest chance. Early in the eighties Miss Edith Kingdon, of Brooklyn, and her mother attended an entertainment in that city under the auspices of the "Social Literary Union of America." "The story in detail is best told by the parties interested.

"Here," said Hilliard one day, when they were meditating over a play for the regular monthly performance, "we want some pretty girls to dress up the stage. It's all very well for you and me to do the acting, but we want some pretty girls."

"All right," said the comedian, "I know one, and I'll ask her."

"Who's that?" asked the romantic amateur.

"Why, it's Miss Edith Kingdon. She generally sits in front."

"What!" cried Hilliard; "that glorious dark-eyed young lady?"

"The very one."

The comedian's errand was rewarded with success only after some difficulty. Miss Kingdon protested that she did not know anything about the stage, that she was entirely ignorant of acting, and that she would be dreadfully frightened to stand up before an audience. But Mr. David finally persuaded her to make the attempt and after much hesitation she became an active member of the Literary Union. Joining the club merely as a lovely ornament of the scenes, she speedily proved her ability to be trusted with a speaking part. Before the winter was over her talent was so manifest that she was elected by unanimous request to the aristocratic Amaranth. In this new and more advantageous field her talents quickly developed, and she was chosen for leading parts in almost all the performances. Her fame was widespread. It presently reached the ears of a professional manager. There was a tremendous sensation in Brooklyn when it was known that the beautiful and brilliant Edith Kingdon had decided to quit the amateur stage and join the ranks of the profession.

Miss Kingdon's appearance on a stage, whose wings led to the altar was on Thursday night, October 16, 1884. The play was "A Wooden Spoon." On November 26, by the production of one of the greatest successes of Daly's theater, "Love on Crutches," was not only delightful in itself, but in the character of Mrs. Margery Gwynn, it afforded a chance for the talent as well as the beauty of Edith Kingdon. As the charming young widow of this comedy, the new actress made a phenomenal hit. Always a modest, unassuming young woman, she was quite unconscious of the success she had achieved, and after the close of the second act she hurried downstairs to her dressing-room to prepare for the next scene. The applause of the audience was tumultuous, the audience believing that the young widow was deliberately kept in the background, broke into a small riot and cries of "Kingdon! Kingdon!" rang through the house. The young actress was hastily sent for, but in response to the

entreaties of the stage manager she declared her inability to come out, inasmuch as she was at that moment in a state of transition between one gown and another.

"Never mind that," he whispered anxiously through the keyhole. "You can throw a shawl over your shoulders. You must go out or there will be a riot."

Thus adjured Miss Kingdon seized a lace wrap, drew it over her shoulders and ran upstairs. In her *deshabille* it was out of the question for her to appear before the audience. So she pulled an edge of the curtain aside, peeped out smilingly at the audience, and blushinglly nodded her thanks. Jay Gould and his son, George, sat in the proscenium box which they always occupied at Daly first nights. George Gould caught the twinkle of the pretty actress' eye, and fell hopelessly in love. Next day the critics and public alike raved over the talent and beauty of Edith Kingdon in the new comedy. But the sentiment she had aroused in the bosom of the dark young man was worth more to her than the applause of a nation.

The business manager of Daly's was an old gentleman who had more enemies and good qualities than almost any other man in the profession. John Duff was the terror of deadheads, the stern guardian of a theater from which everybody wanted, and few obtained privileges. A very honest and kindly old gentleman at heart, Mr. Duff preserved an exterior of continual menace to dudes, stage-door mashers and the army of people who wished to pass the gatekeeper without a preliminary interview at the box office.

George Gould was on friendly terms with the old business manager, and he made the request for an introduction without hesitation.

"Look here," said John Duff, slowly, "Miss Kingdon is a lady, and so long as I have anything to say in the matter she must be treated with respect. If you want to meet her under those conditions I guess it can be managed."

Mr. Gould hastened to reassure the manager, and an introduction was effected. The courtship was swift and silent. One morning the matchmaking mammas of

America were horrified to learn that the wealthiest young man in the country was married to an actress."

Edison's Chance Marriage.

The idea of the great electrician Edison's marrying was first suggested by an intimate friend, who told him that his large house and numerous servants ought to have a mistress. Although a very shy man, he seemed pleased with the proposition, and timidly inquired whom he should marry. The friend, annoyed at his apparent want of sentiment, somewhat testily replied, "Anyone." But Edison was not without sentiment when the time came. One day, as he stood behind the chair of a Miss Stillwell, a telegraph operator in his employ, he was not a little surprised when she suddenly turned round and said: "Mr. Edison, I can always tell when you are behind me or near me." It was now Miss Stillwell's turn to be surprised, for, with characteristic bluntness and ardor, Edison fronted the young lady, and looking her full, said: "I've been thinking considerably about you of late, and, if you are willing to marry me, I would like to marry you." The young lady said she would consider the matter and talk it over with her mother. The result was that they were married a month later and the union proved a very happy one.

Mrs. Cleveland's Luck Marriage.

For he had met her in the wood by chance,
And having drunk her beauty's wildering spell,
His heart shook like the pennant of a lance,
That quivers in a breeze's sudden swell.

—*Lowell.*

What is prettier than the story of Grover Cleveland's marriage to Frances Folsom? Perhaps the same want of sociability which the politicians accuse him of, or the want of the good luck to fall into female society, prolonged his bachelor life, but he had a friend happier than himself, who was married to an excellent woman. This friend and Cleveland did business together; they were both lawyers. They were rather sports on the road going out toward Niagara Falls. All at once, the friend thus driving was killed. He left to Cleveland the care of his child and her widowed mother.

In time Cleveland scored his point in politics. It came the turn of his end of the state to be recognized in the Convention of his party. A great convulsion in the Presidential office had disorganized the Republicans, and Cleveland was elected governor, as if he had been the heir of Garfield's term. It was but one step more to the presidency, and he inhabited the White House, like others before him, without any family.

Ladies began to go to the White House, for it is a hard president who can not get almost any wife. Finally came, fresh from school, the grown-up ward. Earlier he thought of marriage, but he had no money, and up in the attic of a plain Buffalo Hotel, he learned how lonesomeness becometh not a man. But it came, in its own good time, and thus was signalized the marriage of potency and youth. As Gath puts it, but for the accidental death of the father of Frances Folsom, while out driving with Grover Cleveland, Miss Folsom would not have been thrown into the companionship of the President and would not have become his wife.

"A Good Chance For Any Man."

(Letter to an Officer at Fort Lincoln.)

I take the lot that the Fates decree,
And my fancies fail me one by one;
But the woodland maid, in her beauty free,
Is the dream I'll dream till my life is done.

Dear Sir:—My man, perhaps you know, is dead. I buried him Thursday. It is coming on spring now, and I am a lone woman with a big ranch, and the Indians about. I don't mind the Indians, the red devils, but I have too much work for any woman to do. If you have any sergeant about to be mustered, or a private, if he is a good man, I would like to have you inform me about him. If he is a steady man, likes work and wants a good home, I will marry him, if we think we can get along together. It's a good chance for any man. Please answer.
Betty N——s.

Secretary Hitchcock's Chance Marriage.

While at Wartrace a day or two the Banner correspondent was informed that the first wife of the recently

appointed Secretary of the Interior, Hon. Ethan Allen Hitchcock, was a Miss Erwin, daughter of Col. Andrew Erwin, whose elegant country home, "Beechwood," was within two miles of Wartrace, and that young Hitchcock and the young and lovely Miss Erwin were united in marriage at "Beechwood." The story has an air of romance in it, in the recital that young Hitchcock was traveling through Bedford County and stopped over night under the hospitable roof of "Beechwood," where he, for the first time, met Miss Erwin and fell in love with her at first sight, a sentiment which she promptly reciprocated, and the couple were soon thereafter married.—Nashville Banner, January 4, 1899.

* * *

By far the most important problem in a woman's life is that of marriage. It is a problem of many sides, and may be considered from many points of view. There is not a spinster, no matter how cynical or indifferent she may appear, no matter what her age may be, who does not, deep down in her heart, speculate upon her chances of marrying. It is therefore interesting to know just what those chances are at various times in her life conditions.

Widow or "Bach."

At all ages the chance of a widower remarrying is greater than that of a bachelor marrying. For convenience I have, at each group of ages, given the value, in bachelors, of ten widowers. At ages thirty-five to forty-four, ten widowers are worth thirty bachelors, so that if a woman who wishes to marry has the opportunity of attracting three bachelors and one widower, all of ages thirty-five to forty-four, she had better go for the widower, as his chance of marrying is worth the combined chances of all the bachelors. This is a very useful hint to woman.

1 widower at ages 20-24 is worth	24	widowers at ages 65 and upwards.
1 widower at ages 25-34 is worth	38	widowers at ages 65 and upwards.
1 widower at ages 35-44 is worth	25	widowers at ages 65 and upwards.
1 widower at ages 45-54 is worth	12	widowers at ages 65 and upwards.
1 widower at ages 55-64 is worth	5	widowers at ages 65 and upwards.

“Bevare of the Uidders.”

Widows are formidable rivals of spinsters. Compare the following chances of remarriage of widows with those of spinsters:—

Age.	One Widow remarries in every	One Spinster marries in every
15—19	22 widows	73 spinsters.
20—24	8 widows	13 spinsters.
25—34	10 widows	8 spinsters.
		{ 25—29 23 spinsters.
		{ 30—34 28 spinsters.
35—44	23 widows	{ 35—39 58 spinsters.
		{ 40—44 110 spinsters.
45—54	68 widows	365 spinsters.
55—64	224 widows	

This little statement shows that throughout life, a widow's chance of remarrying is greater than a spinster's chance of marrying, for although at ages twenty-five to twenty-nine a spinster's chance is slightly better than a widow's chance at ages twenty-five to thirty-four, yet, as at ages thirty to thirty-four a spinster's chance is much less than a widow's chance at ages twenty-five to thirty-four, the disadvantage for ages twenty-five to thirty-four is distinctly on the side of the spinster.

QUERY?

Are we but waifs upon a tide of chance
Where naught avails; the toy of circumstance
Itself a derelict on chartless sea?
Or are our devious paths and wanderings blind
A fixed course by destiny defined?—*J. Selwin Tail.*

LOVERS' CHANCES.

Come, brothers, let us sing a dirge—
A dirge for myriad chances dead;
In grief your mournful accents merge—
Sing, sing the girls we might have wed.

Sweet lips were those we never pressed,
In love that never lost the dew;
In sunlight of a love confessed—
Kind were the girls we never knew.

Sing low, sing low, while in the glow
Of fancy's hour those forms we trace,
Hovering around the years that go—
Those years our lives can ne'er replace.

Trade Opportunities.

Availability and Circumstances as Factors.

Trade Chances * *

THE chance factor is very much in evidence in the new trade conditions now being developed in the United States and Canada. For lo! these many years Pittsburg, by tireless energy of its manufacturers has distanced all competition in iron and steel, but now Gen. A. J. Moxam, of the Dominion Iron and Steel Co., proves that while it costs but 79½ cents to assemble the materials for making No. 1 steel at Cape Breton, N. S., it costs \$3.57 for assembling the same materials at Pittsburg, and adding \$2.00 more for cost to tide water makes \$5.57 as against 79½ cents at Cape Breton, or \$1.97 at Sault St. Marie. Unless all recognized rules fail, trade will seek the cheapest point, and this bids fair to give the ultimate supremacy to the Colonies of "Great Britain." Bounty legislation, trusts and trade combinations have much to do with these changes, but the fact of being at tide water, and near the finest iron and nickel ores, which owe their value to recent chance discoveries and inventions, is no small factor in the case.

The authoritative announcement that the Carnegie Steel Company is about to invest \$12,000,000 in a tube plant at Conneaut, O., would seem to indicate either that Mr. Carnegie has changed his mind about the availability of Pittsburg, or that circumstances have lately arisen which render it advisable for him to abandon his first love. We incline to the opinion that the latter hypothesis is the correct one, and that Mr. Carnegie

has been driven to a position of seeming antagonism to Pittsburg by the real antagonism which the railroads have assumed towards the city and its interests.—Pittsburg Coml. Gazette, January 9, 1901.

It would probably be far nearer the truth to characterize this so called "authoritative announcement" as an "authoritative" bluff, for such it really was. It is perfectly well known that this "bluff," while it did not scare the railways "worth a cent" and did not fool them for an instant, it did scare into a semi-panic the competitors of the Carnegie Company who well knew that the head of the firm had been hunting a buyer ever since the collapse of the Frick deal, and that if buyers did not respond the Pittsburg Steel Czar was in a position to play "Bull in the china shop," and smash things—industrially, and it was this feeling that forced, and hastened the Pierpont Morgan deal. It would seem therefore that if the great Scotchman were not a first-class trade strategist, he would have easily made a first-class poker player, as he is undoubtedly the prince of bluffers. The assumption that Mr. Carnegie was not hostile to Pittsburg and that the railways were in deadly hostility and were the real "heavy villains" has all the elements of a well proportioned "fairy tale." Without going into details, or elaborate argument, it does seem quite preposterous for the Carnegie company to claim the right to conduct its own business in its own way—a right which it has always strenuously asserted—and yet deny that same right to the railways, or any other business corporation, or seek to club them into an unbusiness-like surrender of what is per se everybody's business right. Surely a railway has as much right to fix a transportation rate that will pay its stockholders a fair profit as a steel plant has to fix a steel rail rate that would justify profitable railmaking. The essential business conditions are similar in both.

The other and greater question as to how far locality, enterprise and circumstances may determine the growth and particular drift of trade and commercial progress is a problem of far greater import. The greatest city in modern Europe to-day—Berlin—owes its location, im-

portance and growth to an accident. The position of a country has a certain effect in creating commercial success, but it certainly is not the only cause of it; and we question if it is even the main one. To begin with, it is, by itself, absolutely powerless. Mr. Grant Allen points to Carthage, and attributes her marvellous success in commerce, not to the enterprise, daring, and intelligence of her Phœnician rulers, but to her position; but Carthage exists now almost in the same place, the centre-point of the Mediterranean, and has comparatively no trade at all, even in the Mediterranean. Marseilles to the West, and Smyrna to the East, have beaten her out of the field. Ever since Asiatic seas were navigated, and Hindoos swarmed into the Eastern Archipelago, Singapore has been for South Asia the natural depot, and yet till the British occupied the island it was a place for fishermen.

Venice lies nearer to the Black Sea and the Asiatic seas than she ever did when she was the wealthy Queen of the Adriatic; and what is Venice commercially compared with Marseilles or Southampton? Has Holland moved, perhaps, or the seas she traded in, that her commerce has glided away? or does Mr. Allen really expect to see Alexandria the entrepot of all Asiatic trade? That city is, by position, its natural center and bonded warehouse. Constantinople has not slipped East or Westward since she was the depot for the coasts of two seas, and most of the trade of Asia; her position is still for commerce, as well as war, almost matchless in the world; but since she became Turkish her trade may be said to have disappeared, and she cannot contend either with Marseilles or Odessa. Make Constantinople a free port in British hands, and not twenty years would elapse before every port on earth, except only London, would allow itself to be surpassed in trade and accumulated wealth. That England owes much to her position is admitted but it is not as good as that of France, which sits upon two seas; and far inferior to that of the United States, with her unbroken waterway on one side to Europe and Africa, and on the other to the richest and most commercial side of Asia.

If this cold historic recital be not impeached has not Pittsburg, in view of new Twentieth century conditions a serious problem to solve? Most certainly lost opportunities for nations, states and cities do not count any more than the neglected or unseized opportunities of individuals. Has Pittsburg availed itself of its great opportunities? Let us see. In the Pittsburg Dispatch of September 30, 1894, I published the following:

Hindsight and Foresight.

To the Editor of The Dispatch: September 30, 1894.

In The Dispatch of Thursday W. W. Reed, Esq., of Erie, is quoted as saying of the proposed Erie Canal project: "This canal should have been built years ago. The old canal should never have been abandoned. It was making money even to its last neglected days." This puts me in a reminiscent mood, and recalls an interview I had some 18 years ago on the subject, which in the light of present movement to build the ship canal is not without its lesson to those who believe that railways have reached their maximum of usefulness, and that the commercial uses of the waterways of the continent are only beginning to be faintly realized. I give it as it was then published, July, 16, 1876:

Yesterday while traveling in a street car with one of Pittsburg's most experienced, far-seeing and successful business men, and in the course of a running conversation about things wise and otherwise, the question of cheap freights came up incidentally.

"Why," said he, "Pittsburg merchants are the most short-sighted set of men I ever knew for their own interest."

"How so?" inquired the Globe representative.

"Well," he went on to say, "I remember some four or five years ago, when Mr. Reed, of Erie, and owner of the canal to that place, came to our merchants and offered to sell them the canal and all its franchises at a fair price. He talked with Dr. Hussey and Mr. Wood, Graff, Bennett & Co., and some 20 others, and expatiated on its advantages, present and prospective, to Pittsburg manufacturers and merchants.

"It was a selfish proposition on Mr. Reed's part, as the business of the canal had dwindled and the running of the canal would benefit certain business interests in Erie in which Mr. Reed was concerned. But it would also have benefitted Pittsburg very largely. He spoke to them of the facilities its continuance would offer for building blast furnaces along the line. To Mr. Wood he addressed himself particularly, as Mr. Wood had a furnace at Homewood, on the line of the canal and at a point not reached by railways. It cost but very little to run the canal, and Mr. Reed offered them the canal with all its valuable property and franchises for \$260,000, and afterward dropped to \$250,000.

Reporter—What did the Pittsburgers do about it?

Mr. B.—They would not touch it—when Mr. Reed showed them how they could bring freights and ores in bulk from the mining regions on the lakes to the doors of their blast furnaces and bring back coal, they argued that if they did not buy, that Mr. Reed would have to run it anyhow, or if sold to a "party of the second part" he would have to run it, and in any event they argued that they would get the benefit of it without investing their money.

"By this route they could reach the seaboard or the Mississippi at nearly nominal rates. Mr. Reed then went to Philadelphia and remarked to the Pennsylvania Railroad magnates: 'Gentlemen, I am getting tired of running the Erie Canal—there is not much in it for me, but it is a good thing for you. Make me an offer,' or words to that effect. The railway officials considered the matter promptly, and President Thompson offered Mr. Reed \$480,000, which was promptly accepted, and the great opportunity which was offered to Pittsburgers at \$250,000 was eagerly embraced by the Pennsylvania Railroad at nearly double that sum?"

Reporter—This looks like a fearful lack of foresight on the part of the Pittsburgers.

Mr. B.—It was an awful mistake; and look at the result. The railroad company immediately dismantled the canal, sold the beautiful cut stone along the line for \$1.70 per foot, and disposed of the property franchises

along the line to good advantage and realized a half million dollars out of their purchase, thus buying off competition by water at an absolute profit to themselves. And then look at the manufacturers! Wood had to dismantle his mill at Homewood, and the Pittsburg iron men were placed at the mercy of the railroads, in consequence of circumstances over which they once had control but have not now. The traffic in that direction is now over the Pittsburg and Erie Railroad little short of immense and the stock of the road is one of the best paying in the country, Mr. McCullough, one of the shrewdest investors in the country, having \$200,000 worth of its stock. Thus the great aqueous highway to the lakes was lost and dismantled, and further competition against the iron horse cut off. If the Pittsburg merchants had this outlet to-day they could defy the railroads and protect themselves against the discriminations against which they now so vainly protest."

The interview here terminated. People who are fond of robust facts will find some food for reflection here.

J. W. BREEN.

Since that time the importance of water transportation has not lessened, but increased. New York has spent millions in improving its artificial waterways, and Chicago has its drainage canal with a southern tidewater terminus, and thus the two greatest growing cities in the New World have been largely built up. Had Pittsburg availed itself of its waterway opportunities as New York and Chicago have done, it would have had, in these 25 years, a population of a million instead of one-third of a million, and it is computed, would have saved \$250,000,000 in freight profits diverted to other points, and the Carnegie Company would not be compelled to sell out rather than wait for the time when lake or lake connected cities would seemingly freeze out Pittsburg in the race for steel supremacy. For this seemingly untoward condition of affairs, the Carnegie Company itself, while the greatest losers in certain ways, was most responsible. It favored a canal to Lake Erie and when the project seemed full of promise, it built an all rail route to the lakes, and thereafter pointedly antagonized

all attempts to build the canal which it had, but a short time previous, so vigorously favored. And now with the passing of the Carnegie Company properties into other hands, what is to stop the new owners from dismantling the gigantic steel plants at Braddock, Homestead, Bessemer, Duquesne, etc., which have given Pittsburg for a quarter of a century such wide repute as an iron and steel center, and establishing instead plants on the lakes or the Pacific coast, at points thought to be more in harmony with modern economic trade conditions, and relegating Pittsburg once more to its old time position as "a Rip Van Winkle inland village." The sugar trust and the Standard Oil Company have established some suggestive precedents in this connection, and what "has been done in the green wood may be done in the dry." The pressing want now more than ever, to enable an inland city like Pittsburg to maintain its trade and prestige in the new era of competition, is a water way to the Lakes. The fact that big steel plants like the Carnegie Company, whose interests are now with the big railway pools do not want a canal ought under the circumstances be an overwhelming argument in its favor. It should be understood that mere cheapness in transit does not altogether solve the problem. The Canadian Canal developments prove this. They can pass vessels three to four times larger than those on the Erie Canal. The distance from Chicago to New York by the Erie Canal and the Lakes is 1,363 miles. Of this 350 miles is artificial navigation. The distance from Chicago to Montreal is 1,273 miles, of which but 70 miles is artificial navigation. Owing to these manifest advantages cereals were carried from Chicago to Montreal in 1893 at an average rate of 5½ cents per bushel, while the average rate from Chicago to New York by lakes and canal during the same year was 6¼ cents per bushel and the all rail charge was 14.6 cents. If mere cheapness were all-controlling, this would seem to settle it in favor of the Canadian routes, but it did not. Despite the higher New York rate the tonnage on the Erie Canal in 1893 was 4,275,662 tons and of the three New York trunk lines of railway over 45,000,000

tons, while the tonnage of the Canadian-Welland Canal was only 1,294,823 tons, of which but 1,294,823 tons went to Montreal, while the rest crossed Lake Ontario and went to New York. The reason why freight sought the dearer route must be apparent. New York in addition to its export facilities, utilizes a very large part of this traffic for domestic use and therefore New York is the better all around terminal. The other reason is, as Judge Cooley, engineer of the Chicago drainage canal, says, that "the line of export must follow the line of domestic transportation." In other words it must be supported by local traffic. Thus the Canadian water routes are ruled out despite much merit from an engineering standpoint. For this among other reasons the shipment of rails via the Lakes to Europe by the Carnegie Company, seems destined to be a failure.

While Pittsburg, therefore, has thrown away valuable trade opportunities, as I have shown, it is not altogether "without recourse." It has advantages superior to those which gave New York supremacy in the lake trade over Montreal, if made available. With a canal to the lakes, the coke factor alone would under normal conditions assure Pittsburg its manufacturing supremacy for ages. The coking coal found in the vicinity of Pittsburg is found nowhere else so available and such coke is essential to the economical manufacture of most steel products. It is more likely that the chemistry of the Twentieth century will develop new processes or substitutes for ores, than for fuel, but whether, or not, with a lake route delivering ores cheaply at our doors and with unrivaled coke facilities, Pittsburg has the greatest opportunity ever offered, of establishing itself as the center and distributing point of the middle east inland manufacturing empire, giving it immediate advantages over Cleveland, Buffalo and other lakeside competitors, and enabling it to compete on more than equal terms with the largest manufacturing cities of the country. When Queen Elizabeth of England ascended the throne, the commercial supremacy of Europe, if not the world, was at Antwerp. When Queen Elizabeth died that supremacy had passed in

consequence of neglected trade opportunities, from Antwerp to London, where it has remained to this day. It is purely a problem of "Opportunity" with Pittsburg. Whether it will avail itself of its opportunity is for the near future to determine.



* "DO NOT COUNT." *

Trade opportunities, like individual opportunities if unseized, like Rip Van Winkle's last drink—"don't count."



Chances in Manufacturing and Mining.

Chances in Manufacturing

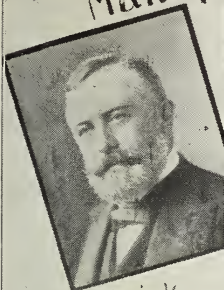
THE chances and changes in manufacturing supremacy are well illustrated by the fact that ten years ago Great Britain controlled the iron and steel trade of the world, while to-day the United States is master of the situation, and all dependent on chance conditions of which a decade ago nobody dared to dream. The supremacy of Sheffield steel has passed, and Clyde ship-building is about to pass, and in the United States unexpected conditions promise to divert the manufacturing supremacy from inland cities like Pittsburg and Birmingham to Lake cities and tide-water points in Canada, and the next decade promises to revolutionize all existing trade conditions, and make or mar the fate of millions of toilers and multitudes of investors.

Chances in the New Iron, Steel, Coal and Railway Combine.

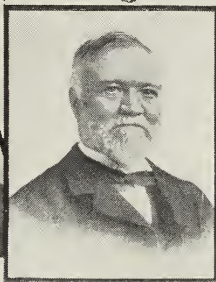
What are the chances for investors in the gigantic Steel, Iron, Coal and Railway pools of 1901? The chances are that they will break of their own vastness and weight and that the holders, especially of "common" lithographs, will come to grief. Why?

1. Earning power is not the best test of value unless the "fat" and "lean" years are taken together. In the new combine the "fat year" 1900 is taken as the basis of valuations and the chances are that such earnings will not be long continued.

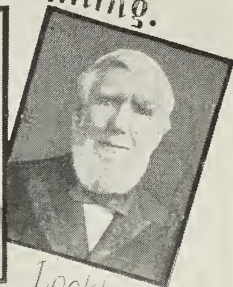
Chances in
Manufacturing and Mining.



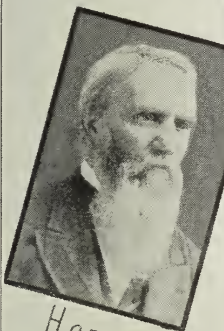
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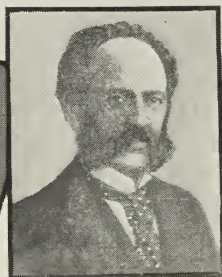
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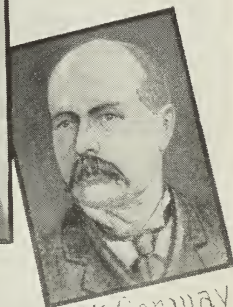
Lockhart



Hearst



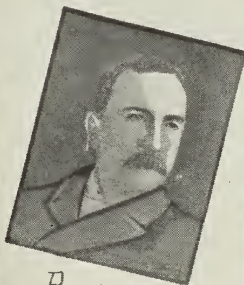
Heinz



McConway



Flood -



Rockafeller



Macky

2. Germany, Russia and England are about putting on their "fighting clothes" to meet American competition and this means reduced profits for home manufactured products.

3. Carnegie himself has often said that mere combination will not be able to overcome trade conditions, but as he is "bond protected" he is not pressing this view now.

4. Home competition by less watered companies is sure to be forthcoming.

5. Fixed charges based on watered stocks will be more and more difficult to make despite some economies in operation.

6. Already Trusts like the Maryland Brewing Combine with less water than the Steel Trust have been forced into the hands of Receivers.

7. The demand for rails and armor plate will be less in the immediate future and more than one European nation will hereafter make its own armor plate.

James C. Flood's Luck.

All the California Bonanza Kings were creatures of Chance.

How did Flood and O'Brien ever make \$100,000,-000 each out of a saloon? is often asked. In this way. Drinks up in the mines were 25c each. Mackey and Fair mined for some years but did not strike anything rich. They gave mining stock instead of money for drinks. The custom was for the miners to walk into the saloon, and order the drinks for the crowd. This done, the bare keeper was told to charge it to "mining stock." It was \$1.25 a round and the rounds were very many. At times Mackey and Fair would say, "Flood, let's have a settlement of the Drinks account," and they would give their mining stock at a certain valuation, which Flood and O'Brien put away in the safe. Behold, on a certain day metal was struck in prodigious quantities in the Fair and Mackey mines and when O'Brien and Flood opened their safe they had more stock in it than Mackey and Fair. And thus while the mines were pouring out their riches every week these saloon keepers on 25c drinks of watered whiskey start-

ed immense fortunes. How much did they make? Nobody knows to a dollar. But the Comstock mines, in which they bought an interest for drinks, made them nearly ten millions of profit and the interest in the Consolidated Virginia which they got in the same way, produced \$64,770,777.75 in bullion and paid \$42,930,000 in dividends, and the California mine produced \$46,736,831 in bullion and \$31,320,000 in dividends, making a total of \$111,709,608 product and \$74,232,000 in dividends. These were the profits from the Comstock bonanza. Was this the result of brains or chance? John Mackey says: "Bonanzas are where you find them. They are found at times and in places most unexpected. With all the knowledge gained in twenty years our miners cannot locate bonanzas in advance of picks and drills. Could any of them have done so, the Big Bonanza, the grandest of all those discovered would not have lain under our noses in the middle of the town for eighteen years trodden over and despised. Not a sign on the surface indicated the wealth lying below. It was pure chance."

Crocker's Chances.

Crocker left an estate worth sixty millions, and yet at one time he would gladly have sold out his Central Pacific enterprise for a clean shirt.

The story of the life of Charles Crocker, the California railroad king and owner of \$60,000,000, reads like a romance. He was born in Troy, N. Y., 1822, and received but a meagre education. The first money he ever earned was by selling newspapers. When 14 years old the family removed to Northern Indiana, and in a few years his mother died, and the boy left home after a disagreement with his father, to seek his fortune. All that he had were the clothes on his back. After wandering about from place to place he secured employment at a saw mill, at Mishawaka, on the St. Joseph River, in Indiana, where he fell in love with the daughter of his employer. The gold fever of 1849 seized him, and he made up a party of young men who crossed the plains for California. Mining not proving remunerative enough, he opened a store in Sacramento with his brother, and then

he went back to Indiana and married the daughter of his old employer, Miss Deming. A week later a fire swept away his Sacramento store, involving a loss of \$80,000, but he soon rebuilt it and in the next half dozen years accumulated a fortune of \$200,000. He drifted into politics and by chance met Governor Stanford and Messrs. Huntington and Hopkins. It was in 1862 when these four men began the work of building the Central Pacific railroad, which eventually enabled them, through government subsidies to divide among them \$52,000,000 in stock and \$12,000,000 in bonds. The report of Governor Pattison, Chairman of the United States Pacific Railway Commission, shows that this combination divided \$142,000,000 in cash and securities by reason of their connection with the Central Pacific and its adjunct corporations.

The report of the examination of Chas. Crocker by the United States Pacific railway commission as to the building of the Central Pacific road contains much interesting matter relative to the manner in which Crocker and his associates managed the affairs of that concern. At one time the company got into straitened circumstances. Crocker became involved in so many suits that he told the committee in explanation of his position at that time: "They had all the money I had and all I could borrow, and I would have been glad to have gotten a clean shirt and quit, and lose all I had."

In his examination before the committee Commissioner Anderson remarked to him that he seemed to have come out of his enterprises pretty well. "Yes," was the mournful reply, "so far as money is concerned, but money is not everything in this world." He became through dint of circumstances a railroad man, as he had not been brought up to such pursuits. He was the son of a store keeper, and had himself essayed farming and shopkeeping in divers places with various fortune. He was nearly forty years of age when he first turned to Dollar culture.

Coke King Rafferty's Chances.

G. T. Rafferty, the retired Western Pennsylvania Coke King, when a young man, assisted his father in a

feed store, near the foot of Wylie avenue, Pittsburg. When young he suffered much from dyspepsia, and as a relief sought the bracing air of the coke regions. His health improved and his fortune also. He secured employment in the coke business and for years was connected with C. Donnelly and B. H. Rubie in some of the largest coke operations in the United States. He is now a retired millionaire, which he likely would not have been but for his dyspepsia, which threw him into the coke business. While in active business he lost a quarter of a million once by being detained by a railway accident up in the mountains, which derailed the train preventing him from keeping an appointment with a large coke buyer. He arrived next day, but in that one day coke had dropped enormously. But for the delay he would have made \$175,000 by selling at top prices. Filling coke contracts at a loss made him famous over the west, as an operator who stands by his contracts, "win or lose."

Bill Lewis's Great Luck.

W. J. Lewis, the owner of the Lewis Block, in Pittsburg, and who retired from the firm of Lewis, Oliver & Phillips a few years ago, selling his interest for \$600,000, would hardly be recognized as the Bill Lewis who worked at Lyon & Co.'s Sligo mill thirty years ago for 25 cents a day and whose big luck came about by a chance invention for improved hinges and nuts.

Geo. Hearst's Great Luck.

"Fate alone shapes our destinies
According to the fancy of the weaver
In the web."—Hindoo Proverb.

It would not be easy to find in the United States a career crowded with more opportunities of obtaining great wealth or more manfully and worthily responding to those opportunities than that of George Hearst.

When the "gold fever" struck the United States Mr. Hearst caught the "infection" very badly. He was thirty years old, his education limited, but he had great will power, a large stock of perseverance and very little cold cash. He crossed the plains in an ox cart and "squat-

ted" for a while in Nevada County, near the large placer mines. Here with pick and shovel he began to dig his fortune, but the work was not productive, and he next tried trading in mining claims. As yet he had saved no money. In 1859 the Washoe excitement broke out and George went with the tide toward the silver mines which were discovered in the eastern slope of Sierra Nevada, near the famous "Virginia City Camp." He was still short on coin but he got possession of a horse, saddle and bridle and "followed the procession." At Nevada City a constable demanded \$40 in payment of a store bill. But if one dollar could have liquidated the bill, George could not have settled. So the constable seized the horse for the debt, and Hearst, almost heart broken, was about to give up his trip, when his companions "chipped in" and saved the horse and outfit. George was grateful to his friends and promised to repay them whenever fortune favored him. Arriving at Washoe he began speculating in claims—one day making a little, next day losing it. Mining capitalists about this time began to avail themselves of his knowledge of mines and by taking his pay out in "interests" he became in a short time a very rich man, as most of his selections proved to be lucky ones. His own description tells his story best: Hearst once told me he regarded his possession of his immense fortune as nothing less than a miracle. "I was 46 years old," he said, "when the row made over the discovery of the Comstock silver mines set the whole coast wild. I had been disappointed in the work I had been at, and found myself pretty nearly broke. I had enough to buy a horse and the outfit, and started over the mountains for California, with the boys. That broke me and I wasn't feeling happy, because I had worked and struggled and speculated for a good many years, and it struck me as rather rough that a man of my age should have to start out, as I did then, like a young fellow. There were about ten or twelve of us in the party, and as I was blue they let me alone rather, and my mustang being worn down, I stopped on the trail, put my arm through the bridle and picked out a rock to sit on. The rest of the

boys rode on, but I sat there. The whip I had was a willow switch I'd pulled from a tree while I rode along. As I sat there I switched the dust of the trail, and thought, shall I go with them, or shall I go back? I switched and switched and thought and thought. I saw behind me all the hard work I'd done, all the chances I had taken and lost on, and felt old and used up and no good. My sense told me to turn back and make my fight where I was known. There was safety in that anyway. But I'd been camping night after night with the boys ahead of me and it made me lonesome to think of parting company with them. So after switching and switching the dust on the trail and feeling weak and human because I yielded, I mounted my horse again and rode on after the party. I got to the Comstock and in six months I made half a million dollars. This is the foundation of what I have done since. Now, why shouldn't I have turned back when I hesitated? It would have been sensible, conservative to do that. But I didn't and because I didn't I won. It was just my luck. If you're ever inclined to think there's no such thing as luck, just think of me.

* * *

Senator Frye tells a story which illustrates both Hearst's shrewdness and his lack of education. It seems that he entered a restaurant of San Francisco and on the blackboard at the back of the bar he saw the word bird among the items of the bill of fare. It was spelled "Birde," and Hearst at once called up the keeper of the restaurant, who was a noted California character, and said :

"See here, that's an odd way to spell bird. Don't you know any better than that? You ought to spell it b-u-r-d."

"I would have you understand, George Hearst," replied the restaurant keeper, "that I am just as good a speller as you, and I am willing to leave it to the best scholar in the room that you don't know any more about the matter than I do. In other words, I'll bet you a basket of champagne that you can't spell bird the right way." "Done," said Hearst. "All right," said the

man, "and here is a piece of paper for you to put it down in black and white." With that he handed Hearst a sheet of brown paper, and Hearst with a stub pencil wrote out the letters: "The right way to spell it is 'bird'." "But," said the restaurant keeper, "you spelled it first with a 'u'." Senator Hearst threw himself back and looked the restaurant man in the eye. "And," said he, "did you think that I was — fool enough to spell 'bird' with a 'u' when there was any money up on it?"

Andrew Carnegie, the Scotch Bobbin Boy, the Child of Circumstance.

"Be rich
This day thou shalt have ingots,
And to-morrow give Lords
The affront."

Andrew Carnegie, the Iron and Steel King, is a tolerably brainy man, but his great wealth did not come to him by brain labor. His career is a splendid illustration of what a man can do when "opportunity" comes his way. Carnegie was in his early days very poor, so poor indeed that his mother took in washing for a living in "Barefoot Square," Allegheny City, Pa. Andrew even when a lad, had a great penchant for making acquaintances, and it is an unadorned fact that his acquaintance with Pennsylvania Railroad officials and Mr. Coleman were starter for his colossal fortune. Among other acquaintances he made in the early days when he was hard up was David Stewart. Mr. Stewart was interested in an oil well on the Story farm on Oil Creek, between Titusville and Oil City. For a while it was a dead horse, but afterwards its history reads like the story of the "Arabian Nights." The oil farm of 400 acres was owned by William Story, who offered it for \$4,500, one-third cash, with no takers, until oil was discovered in a creek on the farm. Then Thomas A. Scott, Thomas Stewart, David, his brother, Mr. Coleman and a few railroad officials "chipped in" and bought it for \$35,000. Scott was afterwards promoted in the railroad service and, fearing the embarrassment of being a stockholder and railroad transporter, he turned over his interest to his subordinates, taking notes for payment. At this time it had some prospect, but nobody expected it would turn

out a veritable gold mine. In May, 1861, the Columbia Company was organized to develop it. Mr. Edwin S. Lare, of Pittsburg, says that the stock which afterwards went to \$500 he was offered it in wheel barrow loads for \$5 per share. Mr. Stewart was made treasurer and Mr. Carnegie one of its directors. The capital stock was \$250,000, divided into 10,000 shares of \$25 each. The farm proved to be productive beyond all expectation, and in the entire history of the petroleum industry no other farm has approached it as an oil bonanza. Its first year's output was 20,800 barrels and the following year it was increased to 89,600. In two-and-a-half years after the incorporation of the company dividends had been declared amounting to 130 per cent. on the capital stock.

In 1864 the production of the farm increased to 141,508 barrels. During this year the average price of oil was \$9.87½ per barrel. During the first six months of this year four dividends were declared amounting to 160 per cent. on the capital stock. A month later the capital was increased to \$2,500,000 and a dividend of 5 per cent. on this amount was at once declared from the earnings of the farm. Before the close of the year five dividends were declared, making in all 25 per cent. on the increased stock. Ten years after the first well was struck on the property the production of the farm was 142,034 barrels for that year. In these ten years 1,715,972 barrels were produced, and the whole amount of its dividends was 401 per cent. on its capital stock.

This Columbia Oil Company was a veritable wonder. Organized in 1860, no oil man cared to "buy pools" on its future, but after a few years it proved to be a real Klondike to its owners.

On a capital stock of \$500,000 this company paid in dividends from July 8, 1863, to October 10, 1888, \$4,015,100, and over \$5,000,000 altogether while it was in operation. The dividends for the year 1864 amounted to \$943,000; for 1865 to \$500,000; for 1868 to \$325,000; for 1869 to \$425,000; for 1871 to \$267,000; for 1872 to \$225,000; for 1876 to \$125,000; for 1877 to \$250,000, when the following year they suddenly slumped to \$37,500 and a few years after ceased altogether. In 1896,

the company dissolved. Before this slump period arrived Carnegie severed his connection with the company, and thus was just as lucky in getting out at the right time, as in getting in at the right time. He was indeed an "all around opportunist."

In a lawsuit in Erie in 1885, Mr. Stewart, treasurer of the company, testified that the Columbia Oil Company had sold oil from the farm to the value of between \$6,000,000 and \$7,000,000. Estimating the amount of oil produced by the farm since that time, the total output is placed by practical oil men between \$9,000,000 and \$10,000,000. Although the Story farm has been constantly operated for 27 years, it is still producing, though very little compared with the original output. All the old original wells have been drained and abandoned some years ago. Hundreds of farms in the old region have yielded vast fortunes to their owners, but none of them has a record equal to this, and from this farm Mr. Carnegie received a start that has made him one of the money princes of the world.

In the New York Youth's Companion in 1890, Mr. Carnegie claimed that "well devised means" and "unremitting attention to details" were the keys to success, but with the facts fairly stated every one can draw his own inferences in the matter. Carnegie's connection with the Columbia Company and the phenomenal flow of the well were matters of pure chance and without these Carnegie could hardly have purchased the iron and steel plants, from which he made other millions. Very evidently "attention to details" had nothing to do with the flow of the Story oil well. Others with equal ability had bought oil productions and dropped "good money." The stranded derricks between Pittsburg and Oil City represent twenty-two millions of lost money by oil speculators, who had just as many pointers and confidence and surface indications as Carnegie had. He simply took his chances on the Coleman stock and won.

"An Insider's View of It."

(J. W. Breen's Atlantic City Letter, July 16, 1897.)

Atlantic City, July 16, 1897.—Very few Pittsburgers of to-day are better posted on the business growth and

early history of Pittsburg enterprises than Thomas N. Miller, formerly proprietor of the Atlas works, and erstwhile oil and iron operator, and now largely interested in coal properties. Seated on the porch of his Venice-like villa on States avenue, Atlantic City, a few yards from the beach, I found him as charming a conversationalist, or reminiscencist, if I may coin a word, as he is a successful fisherman.

The coal strike and the business situation came up incidentally for gossip, and in a short while it led up to a discussion whether brains or great business acumen had most to do with great business success. The famous story I have so often quoted about Judge Mellon's first \$7,000 loan as a banker, called up other reminiscences of people who knew when to "take occasion by the hand." The early history of the Columbia Oil Company, said Mr. Miller, affords a striking illustration of your chance doctrine. Mr. Coleman, the Stewarts and some others purchased the stock of the Columbia company when it was not overly promising. We paid the owner, a Mr. W——, his price, but after the purchase the property became, as you are aware, a great producer, and the owner wanted it back and even sent his wife to plead for a reconveyance, but we had purchased it, and it had developed value and as it was an asset of the company we could not very well return it, especially as we knew as well as the late German owner that it was a good thing, so we held on. Mr. Coleman gave Carnegie a block of it, merely taking his note for the purchase, and the profits very soon liquidated this note. This was early in the 60's, and the profits put Carnegie in good shape.

Carnegie's Opportunity.

Mrs. Miller here remarked: "Pardon a moment's interruption. Yes, papa, Coleman really furnished the means and the opportunity to Carnegie to make his great fortune, but I do not mean, of course, that brains had nothing to do with it, or that it was all luck. The element of chance entered largely into it, but Mr. Carnegie was at the same time a pretty observant student

of chances. The newspapers have always had this story wrong, but this is the real history of it. Besides, 'Papa' Coleman suggested the Lucy Furnace idea to Carnegie, and took more than the ordinary business risks in "pushing it along for Carnegie's benefit."

Complicated Claim.

Mr. Miller resuming said: The claim of the German to ownership in the company was somewhat complicated and harrassed the company for a few years with, to say the least, vexatious suits. Finding he could not get his property back by bluffs or entreaties, he resorted to the law. He made a sale to a third party and had it recorded. The deed was prepared by a very prominent Democratic attorney,—and in due time the fourth suit—our attorney, Ludwig Koethen, discovered that the attesting signature to the W—— deed was a forgery. The attorney got for his retainer the property now owned by George Westinghouse at Homewood. Mr. Koethen had by accident got the witness who swore that he was in Germany when the deed was executed, and that settled it. I never heard anything further about the German. Mr. Koethen had to keep his western witness in his office for over a month, lest the other side might "catch on" and perhaps undo all his labors. But I can recall a stranger illustration here of the caprices of chance in another transaction that discounts in some features the Columbia Oil company story. Years ago when the Anderson-Seimen Steel company existed, we bid for much of their work. I recall one special instance where we got a large contract, at least we thought we had it, but "white man is mighty onsartin'." Dave Shaw told me that we got the contract and Syl Cosgrove informed me to the same effect. When I went up in the morning to get the contract signed Cosgrove, who was the executive officer of the company, said: "I am very sorry, Mr. Miller, but we are under great obligations to R—— & Co., and besides they are \$5,000 lower." He was very sorry, but as A. Ward used to say, "had no crape on his arm," and so there was no use crying over spilled milk. I related the story to a Mr. ——, who said,

"You are a very lucky man, Mr. Miller. The Robinsons have got your \$40,000 contract, but I happen to know that the * & * bank is pretty well loaded up with their paper and stock. In six months you will be glad you didn't get the contract." Aha, said I, if that's the case I can do even better. Mrs. M. has 100 shares of that bank stock, and ——— has 100 shares, and I think it is a good time to sell. So I called on Hanson Love and said, "What can you get for this stock?" He said 82.

"Some of our people wanted 83, but I said go ahead. When I came back to Love's office the first buyer had backed out, and Love was skirmishing for another, which he got, a well-known broker taking half of our stock. In less than six months the Anderson Company went down and the bank stock, just as my chance informant said it would, went down pretty nearly to zero. I knew the mercury touched the freezing point to a good many bank stock holders. So it, as you say, is mostly lucky. It was our chance to miss that \$40,000 contract and make that much besides getting out whole on the bank stock. So I can readily understand the meaning of Shakespeare's line—"There are more things betwixt heaven and earth, Horatio, than are dreamt of in your philosophy.'"—July 20.

J. W. BREEN.

* * *

It is not a great many years ago since Mr. Carnegie first undertook some of the stupendous business projects which he has so successfully carried out. At that time, when he was feeling his way carefully along he tried to place his personal paper for a large amount with the banks of Pittsburg. He went to the bankers, explained his schemes, and requested them to advance the funds necessary to carry them out. He was sanguine of success. He knew that his plans, so carefully laid, and so perfect in all their detail, could not fail, and he felt sure that if he but had the money he could work them out to a profitable end.

The bankers, however, thought differently. First one, and then another, turned the enterprising young man

down. They either thought he was a dreamer, or said that his ideas were too far advanced for the age. He, however, did not become discouraged, recognizing, with a rare foresight, that the time was fast approaching when the matters which he advocated would be taken up by some one, and would be made successful in every respect. One of these was the manufacture of steel for bridge building. Carnegie's intelligence told him that the age of wooden and stone bridges was at an end, and that steel bridges would be the rule in the near future. As he went about among the bankers, trying to raise money enough to launch the enterprises he had in contemplation, he made use of these arguments. Finally he succeeded in getting a banker who was willing to take his paper and advance him money to commence. This was President McCandless, of the Exchange National Bank.

Other bankers, hearing of this, shook their heads and said: "If Carnegie's schemes work, McCandless is all right, but if they don't, why it's all up with him. We are afraid that McCandless is in for it." No one seemed to have a word of encouragement for the young man who was destined to rule the world of iron and steel.

In speaking of the experiences of those days of struggle Mr. Carnegie says: "It is a proud day for a man when he pays his last note, but not to be named in comparison with the day in which he makes his first one and gets a banker to take it. I have tried both and I know."

* * *

The now famous Edgar Thomson steel works was the next effort of Mr. Carnegie, who had by this time secured a footing in the business world. This acquirement was the outcome of a visit to England in 1868. On this visit Mr. Carnegie noticed that the English railways were discarding iron for steel rails. The Bessemer process had then been perfected, and was making its way in all iron and steel producing countries. Mr. Carnegie, recognizing that it was destined to revolutionize the iron business, introduced it into his mills and made steel rails, with which he was able to compete with the English manufacturers.

Disguise it as we may the real "secret" of his success was this oleaginous opportunity which came as suddenly and unexpectedly as the "unbidden guest at the wedding feast." This by no means reflects on Carnegie's ability, for his business talent and large grasp of affairs was even thus early of a high order, and his Scotch "can-niness" did not stand too sternly in the path of opportunities.

* * *

While the Carnegie Steel Company's success has been the means of making Mr. Carnegie many times a millionaire, it is indisputably true that its great success was purely a matter of opportunity. Several times during the panic of 1873 the firm was on the point of going under and prior to that Mr. Carnegie was so little assured of his steel company venture that he wrote a letter, which is extant, upbraiding his former partner, Thos. N. Miller, Esq., with getting him into the steel business and inducing him to invest and then pulling out of the firm because of a personal difference with another partner in the concern. At that time Andy had the business blues and it would not have taken a very large check to have bought him out and if bought out the present Carnegie organization would not be in existence!

* * *

Verily, verily, Tom Scott, former president of the Pennsylvania Railroad, was, aside from Mr. Coleman, the main factor which made Andrew Carnegie.

1. By giving Carnegie a big slice of the Woodruff Sleeping Car velvet, merely for holding the bag.

2. By giving him a one-fourth interest in the Columbia Oil Company for acting as trustee in the matter, without investment so far as Carnegie was concerned except giving him his unendorsed note, which it was understood was to be like Rip Van Winkle's last drink, "not to be counted."

3. By giving Carnegie authority to go to London and sell a big block of Low Grade Allegheny Valley Railroad bonds guaranteed by the Pennsylvania Railroad. In placing these bonds Carnegie was highly suc-

cessful and the profits thereon, \$800,000, were shared between Carnegie and Tom Scott. With the profit on this deal Carnegie was enabled to buy a substantial interest in the Kloman steel mill, at Pittsburg, which marks the beginning of his career as a "Steel King."

4. Tom Scott as Assistant Secretary of War under Simon Cameron threw sundry chances in Carnegie's path in the way of bridge building on the Potomac with Piper and Shiffler during the war of the Rebellion.

Thus in the light of cold facts Carnegie was offered opportunities enough to make a half a dozen ordinary millionaires.

Backward Glances.

"Look at another phase of this chance element. The Jacquard loom displaced hand labor throughout Great Britain, and Carnegie's father, a Scotch weaver, was in consequence compelled to hunt a living elsewhere, and he came to this country. But for that circumstance Carnegie would never have been the millionaire iron master he is to-day."—(Thos. N. Miller.)

The "Two Scotch Willies."

It was—

"In the days when we went gypsying
A long time ago."

In the early days of the iron business in Pittsburg, William Miller, of the Pittsburg Forge Company, and William Coleman, also a pioneer iron maker, were accustomed when they met to swap stories. They were both Scotchmen, clannish and inclined to be "chummy." One day Mr. Coleman meeting Mr. Miller said: "Willie, I hae a good story for ye to-day." "What is it?" quoth Mr. Miller. "Well," said the other William, "I met young Andy Carnegie to-day and he talked to me about an immense steel plant to be called the 'Edgar Thompson' at Braddock. It is to be capitalized at \$1,000,000 and he talks like a man who had a collar holt on opportunity. He asked me to subscribe for \$50,000 worth of stock. He is a great projector and it looks all right on paper. But there may be hitches, you know, and besides I haven't the time for it, but I must say,

Andy impressed me much with his plan. Now, Willie, if you will go in, I'll go in." Mr. Miller thought it over for a day or two and when they met again Mr. Miller said: "Willie, we are all Scotchmen and one Scotchman's opinion is as good as another's, and I can't see it." Mr. Coleman then offered to carry Mr. Miller's stock share for him but the latter only said: "Nay, nay, Willie, it is nae good. I have all the iron I want in my forge and I think I'll let well enough alone." So when Mr. Miller backed out Coleman declined to subscribe. Carnegie, who was an indefatigable little fellow, was not disheartened but promptly made the same offer to John Scott, President of the Allegheny Valley Railroad Co. Scott quickly jumped at the offer. The works were built. Scott was inclined to be bossy and Andy said one day: "Mr. Scott, we can't do business this way, so it is buy or sell to-morrow before three P. M. Carnegie had the book keeper's statement in his hand and laid down his protocol to Scott thus: "I'll give or take \$350,000 for the interest." "I'll take it," said Scott, who got a prompt \$350,000 check for his short time \$50,000 investment. It was Scott's luck. The "two Willies" had their chance but could see nothing in it.

Leland Stanford's Chances.

"Yet as I look back to see there was as much luck as merit in what success I have had. I was always ready when the chance came. That was all. If the chance had not come at all my readiness would have done me very little good."—Mr. Sartwell, in "Mutable Manv."

"Chance all the way through."—A. Ward.

In the language of the Western vernacular, Leland Stanford "had a rocky time of it" in his early days. For him there was no royal road to riches. In 1845 in his 20th year he entered as a student in the law office of Wheaton, Doolittle and Hadly, Albany, N. Y. After three years' hard study he was admitted to practice in the Supreme Court of that State. Clients did not crowd his office and disheartened he shook the dust off his shoes in Albany and went to Port Washington, in Northern Wisconsin. It looked like burying himself to go so far west at that day. For four years he practiced there, ran for office and was defeated, but still de-

terminated to brave it out, when, early in 1852, his domicile and office, including his library, were totally destroyed by fire. With no library and very little cash he decided to drop the law and go to California. Fate had been unkind to him up to this period. He arrived in California July 12, 1852, and became connected with his brother in merchandizing business. He got tired of this soon and donned a blue shirt, rolled up his sleeves and started to dig in the mines at Michigan Bluff, Placer County. It seemed a slow way to get rich and he returned to Sacramento. One day, in March, 1859, as he was passing the store of C. P. Huntington, in that city, he saw a large freight wagon drawn by twenty mules, pull out for the Comstock mines at Virginia City. He walked into Huntington's store and asked "Collis" if he did not think a railroad could do that work better and cheaper and perhaps connect with railroads from the east, then talked of. Huntington was impressed and that evening called by appointment at Mr. Stanford's abode. They talked the matter over and the Trans-continental railway idea seemed to impress Huntington very much. From the talk of that evening grew the project for the Central Pacific Railway Company, and ultimately the Southern Pacific. The details need no recital—the Atlantic and Pacific slopes were united by steel, states were peopled, cities grew—the East and the West were enriched and four millionaires whose combined wealth exceeded \$275,000,000, dominated the politics and destiny of the Pacific slope for a quarter of a century.

The most prominent of these were Stanford and Huntington, who made about \$70,000,000 each. The briefless lawyer of Albany, by taking advantage of his chances, had lived to see his income \$10,000 a day. Away up at Port Washington, Wis., may still be seen on many deeds and mortgages the signature, "Leland Stanford, "Notary Public," and the man who then defeated him for the petty county office is now a copyist in a Milwaukee law office at \$9.00 per week, and yet when Stanford was defeated for the political position "the blow nearly killed the old man." But for the little

chance chat with "Collis" Huntington on that eventful day at Sacramento, would not the fortunes of these pioneers and the history of these United States have been differently written?

Chas. Schwab's Chances.

The career of President Schwab, of the Carnegie company, is hardly less meteoric and romantic and full of chances than that of Carnegie himself. His life at Loretto as stage driver and plow boy; his mother's suggestion to lay aside one year's farm profits to pay for school expenses; his tutorship under the eccentric French musician; his refusal to go to "Paree" for a musical education; his trip to Braddock and getting a \$6 a week job in a grocery store; his piano episode at Dinkey's boarding house and chance meeting with "Bill Jones" there; how he impressed Jones as a musician; sent by Jones to school in Pittsburg; next given a \$9,000 job as assistant in the Carnegie mills; his generosity to employees and strong hold on the toilers; his freehandedness captures many—all these if carefully "filled out," would make good material for a Victor Hugo novel on "Lucky Boys from Cambria."

Schwab's Mistake.

Chas. Schwab: "No man ever made a success of his life by luck or chance or accident."—(N. Y. World, March 3, 1900.)

No wonder the World editorially antagonizes Mr. Schwab's theory by asking:—"Does he not press it a little too far when he goes on to say in effect that all the men who have failed have failed for lack of capacity, industry and grit? Surely there are many exceptions to the iron rule that success waits on merit. It is natural that men who have risen from poverty to great wealth by extraordinary efforts should incline to believe that they owe nothing to the favor of circumstances. Yet the greatest of men have conceded that opportunity counted for something in their careers. Napoleon saw alike in his successes and his final failure a large element of fortune and fate, which are but luck's other names. Victor Hugo agreed with him when he said

that it was not Wellington who defeated him at Waterloo, but the 'ill-will of events.' Beaconsfield conceded that he never could have become Prime Minister but for the generosity of his wealthy wife."

The sober fact is that Schwab's whole career is but a series of successes depending on chance at every turn. But for Frick's "break" with Carnegie, Schwab would not be occupying his present position. But for meeting Bill Jones accidentally at Dinkey's, Schwab would never have been heard of as a Carnegie Steel company factor and not unlikely would still be driving a stage coach around Loretto. Successful men should not be too swift to kick the ladder down by which they climbed to eminence!

"They Met By Chance."

Mr. J. F. Wilson, a schoolmate of Andrew Carnegie, drifted out into Montana and in ten years' toil accumulated \$15,000. He came back to Pittsburg to get married, and while on his wedding trip in New York, he accidentally met his old friend Carnegie, who offered him a check for \$8,000 as a wedding present. Mr. Wilson while appreciating the donor's motive did not quite like the idea of accepting a money gift, but he said: "Now, if you would sell me an interest in any of the numerous money-making businesses you are engaged in, I would be gratified more than the cash you kindly tender." Mr. Carnegie studied a moment and agreed to give him an interest in the Kloman Mill for \$15,000, payments to suit. Mr. Wilson promptly accepted and returning to Pittsburg buckled down to work and in eight years he drew out \$200,000 from that \$15,000 chance investment. And Mr. Wilson is not the only man who "chanced" to meet Mr. Carnegie to his great advantage.—J. D. Thompson.

A Millionaire For Ten Days.

Bret Harte: "I was once a millionaire for ten days. I was given a claim in California, which had to be staked off and built upon within ten days. I neglected this to attend to my sick friend down in the valley. When I returned on the eleventh day, I found the ground staked

off by others, and the land which was mine for ten days afterwards yielded millions."

Schoonmaker Preferred Coke to Coin.

Col. J. M. Schoonmaker, of Pittsburg, in a wide sense illustrates the saying "it is better to be born lucky than good looking," although a combination of both did not hurt Schoonmaker to any great extent. He married a daughter of Samuel Brown, the wealthy coal man, who on her demise left her husband the alternative of accepting \$200,000 in cash, or taking their coal and coke business. Most people would have taken the "coin," but the Colonel preferred to take his chances in coal and coke, with the result that his choice has since made him several times a millionaire.

A. M. Moreland's Luck.

A few years ago A. M. Moreland, of the Carnegie Company, meeting Jim Wilson, of Wilson, Snyder & Co., said: "Jim, I am overworked; this Saturday night work is simply awful. I am thinking of quitting." Wilson replied: "You better stay; you are young and hard work for a while won't hurt you. Consider the opportunities you have in the Carnegie firm." Moreland gave himself a re-hearing and concluded to remain. In the Pierpont Morgan deal he pulled out \$1,125,000 which he would have missed had he not met Wilson that day and taken his advice.

H. C. Frick's Chances.

W. A. Golden, Esq., Pittsburg attorney, recalls the time—1876—when he was cashier of the Union Mutual Life Insurance Co., with office in the present City Bank Building, corner Sixth and Smithfield streets, and Henry Clay Frick hired desk room in the office and did an extremely limited coke business as agent for J. M. Schoonmaker. If he had any wealth at that time it was carefully concealed and we never thought for a moment of considering him as a subject for a "policy." He was very plainly dressed, unassuming, and dispirited, and we never dreamt in our wildest dreams that here was the greatest of the future coke kings of the United States.

It is all the more creditable to Frick to have begun at the bottom and made a "top notch" in a few years.

Having run the gamut as a "hard luck" citizen he was in good shape to profit by the "turn of the tide." He bought, contrary to the usual mode, coke lands during the panic when nearly everybody wanted to sell. When the pendulum of the panic began to swing the other way, then it was Frick's turn to wear diamonds. His suit against Carnegie, although ill advised, and seemingly profitless, by forcing the Carnegie Company to become a stock concern resulted in Frick obtaining more ultimately, than if he had won his suit. His failure to realize on his Carnegie Company option was really a blessing in disguise as the time was not ripe for its consummation and had it failed then after being put on the market even a Pierpont Morgan would not have been able to rescue it now. "All chance," as Peter Cooper once said to the other glue man. And thus oftentimes it is:—

The trifles of our daily lives,
The common things scarce worth recall
Whereof no visible trace survives.
These are the mainsprings after all.

"THINK OF ME."

"If you are ever inclined to think there is
no such thing as luck, think of me."

—Geo. Hearst U. S. Senator.

MOTHERS OFT SHAPE CAREERS.

If the mother of C. M. Schwab had not advised the laying aside of some of his savings as a farm hand for educational purposes, Charley to-day would likely be standing behind the plow at Loretto, instead of managing a monster steel syndic.

Chances in Art.

"He Never is Crowned With Immortality Who Fears to Follow Where Airy Forms Lead."

Chances in Art

AS wealth and culture increase, chances in art will increase, but nevertheless Genius without the special opportunity, will continue to pine in obscurity, and as one of the "sweetest minstrels of all time" hath said of nature's unrecognized loveliness:

"Full many a flower is born to blush unseen,
And waste its fragrance on the desert air."

Meissonier's Opportunity.

Queen Victoria and the late Prince Consort were paying a return visit to the Emperor Napoleon III. and Eugenie just after the Crimean War. They were stopping at St. Cloud, and had paid a visit to the Salon. The Emperor asked Prince Albert which picture he most admired. "Meissonier's *La Nixe*," replied the Prince. "It is an extraordinary production, full of movement, color and life, admirably finished and splendidly worked out. I never saw anything more beautiful." Napoleon at once sent his chamberlain to Meissonier with a commission to buy the picture at any price. Five thousand dollars was paid for it, and it was presented to the Prince. It now hangs in Windsor castle.

A Lucky Berlin Artist.

The divine right of kings is not a mere form of words to Emperor William of Germany, who thinks that be-

cause he is Kaiser it naturally follows that he is omnipotent, and quite as well qualified to overrule the verdicts of art and science as of politics and war. For that reason Mme. Vilma Parlaghi, a beautiful Hungarian woman, with dark eyes and raven hair, is one of the most talked-of artists in Germany. His Majesty took a liking to her portrait of Count Von Moltke, and when it was sent to the Berlin Art Exhibition and refused by the jury of artists on the ground that it did not come up to the standard, the Emperor promptly bought the picture and sent it to the exhibition as his property. Of course, the discomfited jury had to accept it and give it a prominent place. Next year another of Madam Parlaghi's pictures—a portrait of the Emperor himself—was boldly refused by the jury of artists, composed of many of the best painters in Germany. The beauteous Hungarian appealed to his Majesty who ordered the jury to accept it, which they did, placing under it, however, the words, "Exhibited by command of His Majesty." Naturally no better advertisement could have been wished for by Mme. Parlaghi and she has been fairly overwhelmed ever since with orders from high society in Berlin.

Hawkins's Chance.

The freaks of fortune are strikingly illustrated in the case of Mr. L. Welden Hawkins, an English artist. A few years ago he had never been heard of. His clothing was seedy and unfashionable, and his landlady anything but amiable. He was 32 years of age and had produced nothing. But a picture of "Poor Orphans visiting the grave of their parents" seemed to him worth sending to the Exhibition. It not only attracted attention but won a medal and gave him a name. Commissions arrived from all quarters. Before the exhibition closed the artist had new clothes, the most perfect tempered landlady in the world and work on hand for which he was to receive 12,000 pounds. Mr. Hawkins paints little touches of quiet country landscapes.

Chances in Health and Age.

Chances in Health and Age

THE expression "what is one man's meat is another man's poison" indicates clearly the chance element that pervades the so-called "science of medicine." Every man's and woman's constitution, temperament, etc., are somewhat different, and the best that the most skillful physicians can do, is to average the patient, the medicine and the environment along the lines of his limited experience. The science is confessedly, largely experimental, and therefore a matter of chance, and experiments that go wrong "tell no tales." Besides there are "doctors and doctors," and the patient who summons the wrong doctor takes desperate chances. The Cure-All-Quack talks glibly of his "science," but the ablest physicians know the limitation of science, candidly realize the chance elements in "the game of life," and frankly admit that constitution, stamina, temperament, habits, heredity, nursing, etc., are often more controlling factors than the highest skill of the physician.

" 'Tis not by rote
That it advances,
But oft time cures
By circumstances."

* * *

Who shall decide when doctors disagree,
And soundest casuist doubt like you and me?

* * *

Now I am at a loss to know whether it may be my hare's foot that is my prevention, for I never had a fit of the colic since I wore it, or whether it may be my taking of a pill of turpentine every morning.

—*Diary of Samuel Pepys.*

The "Science of Life," so called, is merely "chance" dependent on varying conditions. Experts formulate rules but they do not accomplish results. There are athletes who live to a great age, but the majority of them, like the "good die young." There are lazy people who take no exercise and live three score years and ten with ease, while there are many careful people who husband their vitality but fill early graves. There are vegetarians who live long and vegetarians who do not—tobacco slaves who die early and pipe smokers of 100 years who have chewed and smoked the weed from childhood. There are whiskey drinkers who die early and others who burden their friends and the family till the last sober member is palsied. It is not a matter of wisdom or prudence or calculation—but of—chance.

The Grippe.

Take the epidemic known as La Grippe, which prevailed in nearly every part of the United States in recent years and now is very prevalent. It comes by chance and disappears about the same way. Physicians do not pretend to account for its going or its coming. It is the unexpected which happens and while it lasted people fed on quinine and whiskey and "took their chances," the doctors said. It could not be ascribed to filth or to other morbid conditions. It had no apparent cause. It simply occurred.

Conley's Ill Health and His Fortune.

The firm of Riter & Conley, of Pittsburg, are probably the wealthiest boiler makers in the United States, and their millions came by the merest chance, especially Conley's millions. He was a printer and lived in a town in Ohio. Being in bad health his physician advised him to seek a change of climate and he came to Pittsburg without a dollar. He started in business with a man named Balsley and the firm after a brief experience failed. While in the business he became acquainted with Phil. Reymer, who was married to Riter's sister. Reymer procured him a position as book keeper at Rit-

er & Conley's. Shortly afterwards Riter was accidentally drowned. Conley was named as his executor and displayed such marked ability and knowledge of the business, that Thos. Riter, the surviving partner of the old firm, took him into the firm, which is now known as Riter & Conley, and each is now worth millions. Was not this a result of chance? Had not Conley's health been poor in that Ohio town he would not have come to Pittsburg. Had he not come here and Riter had not been accidentally drowned—chance—all chance—Conley might have been a success in something else, but he would not have been the millionaire partner of Jolly Tom Riter.

Bostwick's Lucky (?) Ill Health.

Jabez A. Bostwick, President New York and New England Railroad, was worth fifteen millions at his death. Here is how it occurred:—

He was born in Ohio some 45 years ago, and early in life went to Cleveland, where he engaged in the hardware business. His health failing him he went to Lexington, Ky., where the climate was more salubrious. There he met J. B. Tilford, a banker, who took him into his employ and eventually made him cashier of his bank. Mr. Tilford was young Bostwick's best friend at a time when he had little money, and when he most needed assistance. The debt of gratitude, I understand, was repaid in a manner that recalls the saying that "time has a wallet at his back wherein he puts scraps for oblivion." From Lexington, having accumulated some capital, Bostwick went to Covington, Ky., and became a dealer in cotton and grain. After a time he engaged in the petroleum trade as a receiver of the refined oil which then came principally from Cleveland. It was a fierce struggle with other receivers for the control of the trade there, and for a considerable time he was engaged in a sharp business battle with the Rockefellers, who then had small offices down in the gloomiest part of Pearl street. After a time the rivals came to an understanding and other houses being per-

suaded or coerced into joining the enterprise, the result was the Standard Oil Company.

Old Age Chances.

Longevity is largely a matter of chance. Why is it that but 7 per cent. of the population of England and 7.7 per cent. of Scotland and 10.5 per cent. in Ireland live to be over 60 years of age? Can this difference be owing to climate with the three countries contiguous? Why is it that the per cent. of persons over 60 years of age is the same in Germany as in the United States? The duration of human life is longest in older countries, and least in new countries, indicating that the "pace" controls, but what controls the "pace?" Temperament, nationality, ambition, habits and a thousand and one things eventually and purely dependent on chance.

Chance in Birth Conditions.

The height of a lady is a matter of chance. If she happen to be born in August she will be taller than if she were born in any other month. If born in November, she will be shorter in stature than if born in any other month. All dependent on the time of the parents' marriage.

Chance in Eyesight and Leg Strength.

The largest proportion of short-sighted persons is among the Germans and this depends on the circumstance of temperament and the color of the hair.

Why is it that in two cases out of five one eye is stronger than the other, or in 54 cases in 100 that the left leg is stronger than the right. It depends on heredity and nationality—circumstances the individuals cannot control.

Chances in Tongue Power.

Why is it that a woman's tongue, although smaller in size than a man's does more work? It depends on temperament, occupation, heredity, and a combination of chances and circumstances over which the "better half" have no control.

Chances in Farming.

Chances in Farming *

NOTWITHSTANDING the increase in general intelligence, more accurate knowledge of the chemistry of soils, and great advances in agricultural science, wider information as to crop conditions and improved machinery, the farmer of to-day is as much at the mercy of the elements, and dependent on chance as in the days of Pliny, when the Roman husbandman plowed with a forked stick. No amount of brains or management can bring success unless nature gives favorable crop conditions. Intelligence is not a factor in drouthy, or bad crop years. The long distance telephone can put the farmer in touch with the market, but the conditions that make the market are still beyond his control. The farmers' prices depend on the surplus in Mark Lane, and the surplus there depends on the weather and the wheat crops of India, the cotton crop of Egypt; all of which are very uncertain. Crop conditions not only affect the farmer directly, but control political and governmental affairs, for as Lord Beaconsfield once said: "No English ministry can stand three bad harvests," and Jas. G. Blaine used to say, "No political party in the United States could be beaten on a rising market."

"Theories may hold good in practical life till one day some incident accident, folly or mistake will strike them such a blow, that all their theories will vanish like a scud before the breeze."

The success or failure of every producer depends for his success or failure on how much others produce and sell and on causes a thousand miles away. Every manufacturer and merchant by glaring advertisements, long

credit and drummers, etc., seeks to beat his rival. The orders stimulate each one to more enlarged production. This production is planless. It depends altogether on Chance.

Good Times and Good Crops.

After all that has been written and said by Statesmen and political economists about good and bad times, what does it amount to? Can anybody tell just why or how eras of prosperity or depression are brought? It seems not. A good deal depends on the crops, and the crops on the rainfall and the rain "falleth where it listeth" does it not? It is a well known fact that "Ben-ner's Prophecies" are based on chances or the probabilities of prices and conditions recurring at certain intervals and it is equally well known that the Pittsburg manufacturers who banked heaviest on these prophecies and made purchases made millions. Others claim that the good supply or the balance of trade cause good or bad times. Are not these contingent on things beyond control? The late Alex. Miller, Esq., of Pittsburg, contended that all real estate values moved in cycles. About every fifteen years values were at their lowest and the next fifteen at their highest. He was a multi-millionaire and his first million was made in buying in the depressed cycle and selling out on the top notch. But he used to say: "But the cycle may come a little early or a little late, or the buyer may buy or sell a little early or late—a chance— either way—and it may make or mar the whole transaction."

Mark Lane, in London, fluctuates with the thermometer and barometer as harvest time comes near. A cloud, without any figure of speech, throws a shadow on the grain market. In commerce and manufactures we have made ourselves largely independent of the elements but agriculture, man's first occupation, is nearly as much a slave to the weather on the farm of Mr. Mechi as on the "Sabine Farm" of Horace. The farmer of to-day can plow five acres while the other would plough one, but his ploughing releases him from no dependence on the elements. He feels the nipping and

eager air of an early May evening, and can hear his young corn, ruling in green lines the broad sheet of his field, crying "frost" as plainly as if all its ears were grown and on his head, but he has no power to save it. He sees it sickening in a long drouth, but he can't cure it. He must wait the pleasure of the weather, or, if he don't, he is made independent of it only by irrigation, a process as familiar to the ancient as himself. Draining and subsoiling will help through a moderate drouth, but even they can not replace favorable weather. Economic phenomena depend upon the activity of free agents, whose behavior may be modified by many things. When people talk of supply and demand, they sometimes forget that these are themselves phenomena depending upon human will, and that among the changes which may lead to modifications in supply and demand are changes in normal conditions. Men are influenced in what they actually do by what they think they ought to do, and economic precepts, when enforced by law or public opinion lead to modifications of economic facts.

Chances in Strikes.

Judged by the history of past strikes, especially coal miners' strikes, the big Pennsylvania anthracite coal miners' strike of 1900 was confidently predicted would result in failure. The coal miners' organization chanced to have at its head at this time a leader, who was something more than a striker. Cool, adroit, resourceful, he managed to keep the turbulent elements within the legal line, and by making the tie-up so effectual at the very time when the operators needed coal, concessions which otherwise would not be granted were forced, and the strike proved a great success. In recognition of his services the miners propose to give the lucky president a home. Political exigency was also a chance factor that forced a favorable settlement, and induced Chairman Hanna to work vigorously for an early and peaceable settlement. The Homestead strike had taught the politicians that it was dangerous to trifle with dissatisfied labor in the middle of a Presidential campaign.

The Other Side.

Views of a Representative Pennsylvania Journalist.

"Men like Mr. Carnegie or Mr. Westinghouse by reason of their personal qualifications and tendencies would be likely to make a proportionately distinguished success in any other calling they might have taken up. As to what happens when a man comes to the opportunity I think there is no possibility of deviation from what actually occurs, unless through the interposition of agencies entirely outside and uncontrollable by the individual concerned. The doctrine of predestination as laid down by the theologians I have never quite understood; but that every individual is predestined by his own previous acts and thoughts and those of his particular ancestry to do, think and say just what he does, thinks and says on all occasions and at all times through life I strongly believe. You may say when A or B comes to a cross-roads he can take either path. I think not. I think if he turns toward the east, it is because all the accumulated conditions of his existence up to that minute impel him irresistibly to turn to the east.

"In the more complex consideration of opportunity and extrinsic conditions I think it could be demonstrated that in the universe as a whole absolutely nothing ever happens by chance. The pot of gold does not happen by chance where it is found. The copper in the senator's mine is there as the inevitable result of fixed geological laws governing matter and forces. The perception and action of the man who develops it are the result of his individual development up to date—just as the same applies to the man who passes it by, or blunders on its management.

"The only pure chance I know is when this marble is spun upon the roulette wheel. Here is absolute chance—yet even on those operations, for any length of time the chance disappears, and the gambling establishment gets all the players' money.

"The subject is a most fascinating one nevertheless; and I doubt if there be any other which would so much interest the majority of readers."

Everyday Happenings.

"The Unexpected is Always Occurring."

All brainy men are not always Lucky men, but most lucky men have considerable brain power, as it takes brains to "seize an opportunity," "to know a good thing when offered." I think a little gray matter in the "upper story" does not lessen your opportunity or chance when it is in sight.—Henry Davis, Pittsburg Telephone Company.

* * *

A chance visit by J. R. Johnson, the Pittsburg broker, to friends at Kittanning and a subsequent trip to Ellensburg resulted in his going into a new bank started there and subsequently going into oil business, where he made barrels of money. All the result of Johnson's chance visit.

* * *

Fred Magee, Esq., once got a block of Central Traction from George Whitney at \$5.50 per share—ground floor price. Mr. Magee then hied away to Europe, giving Harry Stewart power of Attorney to sell in his absence at "any profit." He sold it from \$30 to \$33 and Mr. Magee did not know a thing about his great luck until his return.

* * *

Cobden said, forcibly and truly, that "when two employers run after one workman, the chances are wages will rise; and when two workmen run after one employer, the chances are wages will fall."

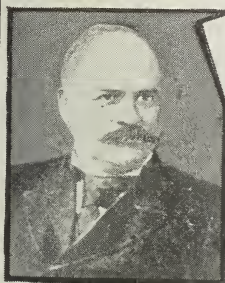
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But for Mrs. O'Leary's cow that chanced to kick over the stable lamp that caused Chicago's big fire, that city would not have suffered from the resulting disasters whereby thousands were beggared by the big fire and other thousands were made rich. It is estimated that real estate fortunes of \$100,000,000 resulted from that cow's kick.

* * *

William Witherow, ex-County Treasurer, when he was first asked to take an interest in the Hotel Du-

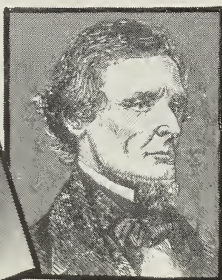
Chances in Everything.



Pitcairn



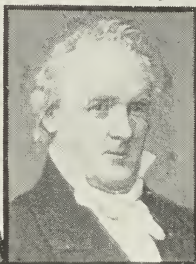
Schwab



Davis



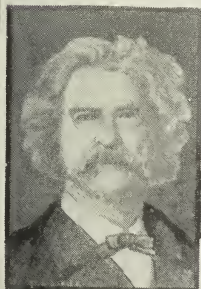
Gibbons



Buchanan



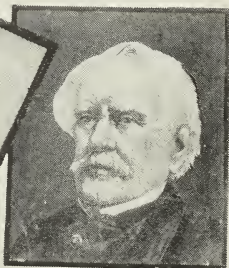
Fagan



Twain



Flinn



Corcorran

quesne, Pittsburg, did not quite see the size of the golden pile ahead and he recalled his offer agreeing to go in. He "reconsidered" his recall and got in and thereby hangs a tale of big money. The yearly profits are said to be \$80,000. Chance!

* * *

The founder of the New York Herald kept on failing and sinking money for ten years, and then made one of the most profitable newspapers on earth.

* * *

Mr. Joseph Painter, of Pittsburg, once had an arrangement to meet John D. Rockefeller before the Standard Oil Co. was organized. Instead of going to Ann Arbor to see Mr. Rockefeller as he proposed, he returned to Parkers and was there made Secretary of the Oil Producers' Union, which opposed the Standard. This lost him the friendship of Rockefeller and eventually cost him millions.

* * *

Kane Bros., grocers of the East End, Pittsburg, got rich by being compelled to take a large stock of whiskey in trade and the United States tax having been put on the spirits shortly afterwards made the firm rich.

* * *

Supt. Gordon, of the Oakland Passenger Railroad, Pittsburg, made a snug fortune in railroads but missed several good things. Judge Mellon wanted him to cable the Oakland line but he declined. It sold for \$120,000 and was capitalized later at two millions. Mr. Gordon declined a controlling interest in the Manchester Street Railway for \$50,000. It was later capitalized at three millions. Mr. Gordon was formerly a street car conductor in Washington, D. C.

* * *

Bob Marshall, the partner of James I. Bennett, of Pittsburg, Pa., used to carry on a blacksmith shop in the Pittsburg Diamond fifty years ago. A chance acquaintance in a money matter threw him into contact with Mr. Bennett and he shortly afterwards became a partner of the big iron king.

S. H. A. Stewart, Esq., of Pittsburg, happened to be the owner or part owner of a refinery when the Standard was on the gobble. Result—he got \$100,000 for a plant worth one-fourth of that sum and was paid \$10,000 a year for ten years to keep out of the business. Harry took his chance when it came along “by the horns.”

* * *

Wm. Robinson, a Pittsburg society man, does not believe that wealth and brains go “hand in hand,” and tells this story of a dinner party in Florida which was attended by many of Pittsburg’s very wealthy steel manufacturers. The question of discounts came up and one large steel manufacturer insisted quite dogmatically that 10 off and 5 off was 15 per cent. off. The rest of the company smiled but demurred not and after the luncheon, one of the party referring to this episode said: “Well, I think Dean Swift was right when he said, the Lord shows what he thinks of wealth by the fools he gives it to.”

* * *

Hon. Henry M. Long: In 1865, John Ober, the Allegheny Brewer, was wheeling a wheel-barrow at John Patterson’s on Wood street, near Third, as day laborer. The failure of some of his relatives in the brewery business induced him to take it up and see if he couldn’t make something out of the wreck. To-day Mr. Ober is a millionaire many times and spends his money liberally, not forgetting many charitable objects.

* * *

Wm. McKeefry, iron manufacturer, of Leetonia, Ohio, was a few years ago office boy at the Keystone Iron Mills, at Soho, Fourteenth Ward, Pittsburg. After mill office experience he traveled for and sold “pig” for several iron firms and during his trips made love to the daughter of a prominent iron manufacturer, of Leetonia, and after marrying the girl, her “dad” backed the young Pittsburger in a mill venture and now the “Keystone office boy” is in four-leaf clover, has a mill earning some \$2,500 per day.

J. D. Callery, one of the most successful of the Pittsburgh Traction magnates, was originally a traveling salesman for a tannery. Those who claim that special equipment in any business line is indispensable to success ought to explain what connection there is between selling hides and managing large street car interests.

* * *

"Hart" Given, of the Farmers' Deposit Bank, owes his start to a chance \$3,000 loan from Teller John Clark and this \$3,000 invested in telephone stock at the opportune time netted \$80,000, which, as a dividend on \$3,000, beats even the "Dutchman's famous 4 per cent."

* * *

Many oil men will have nothing to do with unlucky men. Joe Tomlinson says that Ed Jennings, of the Columbia Bank, wants men operating with him to be "lucky fellows" and men who can hit gushers every trip; but this theory may be pushed too far as if reports be true there was a time when Lockart, Jim Guffy, Rockefeller and all the big oil men belonged to the "Hard Luck Class."

Atlantic City Boat Builder's Luck.

Chas. Fenton, boat-builder, dock-owner and sea-faring man, residing at Atlantic City, N. J., is a phenomenally lucky man. A few years ago he purchased for \$400, a lot in the then lower part of the city. Later the railroad wanted to utilize the lot for a depot, and offered to exchange another tract of ground for Fenton's lot. While this transaction was pending, Mr. Fenton engaged to go to sea on a Southern Atlantic coast sailing vessel, and had his baggage ready in New York when he got a telegram from his mother that she had an offer for his Atlantic City lot which must be considered promptly. Mr. Fenton came on promptly from New York and the deal was completed by which he made \$10,000 on the lot which came to him in a chance trade, and the vessel on which he was to sail, but by chance missed, went down at sea with all on board and was never heard of afterward.

“IF”

If we could see to-morrow
As we now see yesterday,
The world would roll in rapture
Down a milk and honeyed way.

There'd be no Luck vexatious,
Nor unwelcome circumstance,
All such we'd deftly dodge,
For we could see them in advance.

Ill fortune could not harm us,
We should all be glad and gay,
If we could see to-morrow
As we now see yesterday.

If we could see to-morrow
As we now see yesterday,
We wouldn't put a loser
In politics or play.

* * *

Josh Billings: "Our good luck we attribute to our shrewdness and our bad luck we charge to somebody else's account."

* * *

If the Maine had not been blown up there would have been no Spanish war.

If there had been no Spanish war there would have been no Governor Roosevelt!

If there had been no Spanish war W. J. Bryan would never have been a "kurnel" and free silverism would not have found an early grave.

If Cramp, the Philadelphia Ship Builder, had not been so intimate with Blaine, Cleveland would not have taken the Government ship building from him and given it to Roach.

If Senator Edmunds had not written the letter impugning Blaine's honesty, he would be still Vermont's foremost United States Senator, if not the foremost Statesman of the United States.

If Bowen had not removed Tilton from the Editorship of the Independent, the Beecher scandal never would have occurred.

If Michael Owens had not invented his glassblowing machine, additional thousands of glass blowers would not now be employed.

If Sam'l J. Tilden had pursued a different course in his Presidential contest the history of the United States would have been differently written.

If Calvin Wells had not backed Collector Nevin in his newspaper venture, the former would not now be the chief owner of the Philadelphia Press.

If the Cabinet at Madrid had left the operations of the Spanish Naval forces to the discretion of Cervera, he would not have been "bottled up" at Santiago and many things would have been very different.

If George M. Pullman had not ridden on the cars from Buffalo to Chicago on which the Woodruff sleepers were having a trial trip, he would never have had the Pullman Sleeping Car System.

If Mary had lived a little longer, or Elizabeth had died a little sooner, John Stuart Mill thinks, the Reformation would have been crushed in England.

If Napoleon had been well at the time of the Battle of Waterloo the result might have been different.

If Noah's steering gear had been out of order in the flood the whole human race might have been wrecked.

If Columbus' brother, Bartholomew, had not been shipwrecked on that trip to England, Spain would have had no Spanish colonies to go to war about.

If Aaron Burr's scheme of a Louisiana Empire had succeeded the map of the United States would have been altered.

If before coming to Pittsburg George Westinghouse had taken the expert opinion of Foreman Cummings, of the Newport (Ky.) Pipe Co., as final as to the worthlessness of his air brake the present Westinghouse Air Brake Co., which is paying 40 per cent. on 25 millions capitalization, never would have existed.

If the old creeds are to be trusted, there is many a man who will be roasting while his friends on this earth are telling what a great saint he was.

If Burgoyne had not surrendered at Saratoga, France would not have given armed aid to the colonies, etc.

If Col. Boquet's Indians had not unexpectedly blundered on their way to the relief of Ft. Duquesne, Pontiac's conspiracy would have succeeded and the history of America would have been differently written.

If the English Government had not been indebted to William Penn's father £16,000, William Penn, Jr., would not have had an opportunity to ask Charles II. to give him the 40,000 square miles in Pennsylvania land to cancel the aforesaid debt.

If Cleopatra's nose had been an inch shorter the history of the world would have been changed; and so, if Josef Medil's range had not smoked, John A. Logan might have been president.

If the De Lome letter characterizing President McKinley had not been stolen from the Spaniard's desk, we should not likely have had war with Spain.

If when Cervera came out of Santiago, he had turned to the east instead of to the west, he could have sunk several thousand soldiers on unprotected transports, but he ran the other way and was sunk himself."

If Shafter had not sent this despatch to Secretary Alger his fame as General would be safer:

Savilla, July 3, 1898.

"I am seriously considering withdrawing five miles so as to get near the railroad." (Shafter.)

If a promise had not been made over a big dinner of a position in McKinley's cabinet, Alger would never have been Secretary of War.

If "Foreman" John Joy, of the "Pittsburg Leader," had not advised John Pittock to get Col. J. I. Nevin interested in the Leader, the latter would likely never have got an interest in that paper. The inventor of the Bullock Press had sold to Mr. Pittock a "Bullock," which Mr. Pittock was unable to pay for. Mr. Nevin furnished the "resources" and obtained therefor a valuable interest in a valuable paper.

If Theo. Doerflinger, the Pittsburg Druggist, had adhered to his original determination to "tell all" at his trial, arrangements had been made by his guilty col-

leagues to pay in full, to save themselves. But in a weak moment and against the advice of Morton Hunter, his attorney, he consented to plead guilty, on assurances that he would only get "a six months' work house sentence." After pleading guilty he got a six years' sentence on one count alone, and his co-conspirators abandoned him to his fate. Losing all hope he committed suicide and the real guilty parties go "unwhipt of Justice."

If Aaron French, Pittsburg Steel Spring manufacturer, had not acted on some "Spring pointers" from Thos. N. Miller, he would not be so "abundantly rich."

If girls could only have a little peep into the future in regard to the way young men are going to turn out, there would not be so many marriages said to be made in heaven unmade by the Divorce Court.

If the Hon. J. M. Guffey had not visited the Indiana oil fields just when he did he might not have returned with that armload of checks which gave him such a substantial starter for his later and greater operations.

If Thos. N. Miller had not pushed the business "Button" at an opportune time, there would have been no Pittsburg Black Diamond Steel Works to-day.

If ex-Controller Morrow, of Pittsburg, had not persisted in advising City Council Clerk C. W. Houston to quit official life and "get out into the world and take up new lines," Mr. Houston would likely have been City Clerk to-day instead of a newspaper and real estate magnate.

If there had been a Spanish general of even average skill and nerve at Santiago to "spy" out Shafter's real forlorn condition, the result would have likely been different.

If the Genoese after the peace of Paris had not sold Corsica to France, if Luther's friend had escaped the thunderstorm, if the spider had not woven his web across the cave in which Mohammed had taken refuge, the history of the world would doubtless have been different.

If Senator Quay had pushed the button indicated in this letter in 1896 how differently would have been written the political history of Pennsylvania for the last five years!

(Personal.)

Hotel Duquesne, 1896,
Pittsburg, Pa., U. S. A., December 24, 9:30 P. M.

Hon. M. S. Quay:—

Dear Senator:—Joe Brown sent for me at noon to-day and asked me if any terms could be made with you. I said nothing but a complete lay down. He kept me here until now. First, he went over the situation with Flinn, then Flinn went to Magee and this is the result, and is their formal offer to you, known only to them, myself and you.

Magee will retire from national, state and city politics; Flinn will do the same after the February elections, if you think best, and merely work along in harmony in the senate. He will step out of city chairmanship and let you name successor. You are to name all delegates from Allegheny county to state convention. You are to name all members of legislature (house and senate) from the county; you are to name national delegates.

Larkin or other city nominees (except Guthrie, who is regarded as unsafe for you and other side also) to be elected under secret agreement. Gourley to be defeated even if nominated.

Flinn to call down Martin and Porter and other Philadelphia leaders if so desired by you, they to give you legislature and national delegates. Any man you may name to be supported for senate, or President.

In return, nothing suggested so far, except certain lines for investigation here. All bona fide wrong-doing of Brown, Flinn, Magee, or others to be shown up.

Brown to meet you at my house in early morning alone. After talk with him Flinn to come and give such guarantee as you may ask for.

This is outline of matter. They say Hastings is with you and the game is up. This must be arranged, they say, before the committee meets here, and must be absolutely a secret.

Wire me early so I can tell Brown.

Write what you desire done to 117 Linden avenue, East Liberty,
Pittsburg. Yours, etc.,

PARKER L. WALTER.

If Mayor Wyman, of Allegheny, had enforced the civil service law as enacted he would at a critical stage in the Recordership matter "have had his political enemies on the hip."

If Ex-City Attorney Moreland, Esq., had not bravely borne the ignominy of conviction for the sake of "other hearts that would ache," quite a number of prominent Pittsburg politicians would have taken midnight trains for Canada and asked no questions about "round trip tickets."

If C. L. Magee had remained a rancher on Eaton's Dakota farm as at one time contemplated in "the long ago," the strain and friction of political deals would not likely have shortened his life.

Tangled Threads.

Make us to meet what is or is to be
With fervid welcome, knowing it is sent
To serve us some way full excellent,
Though we discern it all belatedly.

A Philadelphia book-keeper, on whom Fate frowned, writes, asking: "Are the dice always loaded against some people, or is not the mass bound to fail?"

It would seem so if authority could settle it. He who spoke as man never spake says: "The poor will be always with you." This plainly means that with the vast majority, economy or no economy, labor or no labor, certain conditions will inevitably exist. Here comes the weak vessel who left us the Psalms of David and writes such syllabub as this:

"The needy shall not always be forgotten; the expectation of the poor shall not perish forever."

Unless the evidence of our senses and our every day experience are at fault this declaration of David's must be taken with much salt. Most people would rather take their chances on such declarations as these:

"For man also knoweth not his time as the fishes that are taken in an evil net, and as the birds that are caught in a snare."

"The battle is not to the strong—nor the race to the swift; time and chance happeneth to all."—Ecclesiastes 9.

The religious objection is that there is no such thing as chance, that everything is ordained by Providence and ordained before the birth of time, and that chance obviates any necessity for a "First Cause." The Providence which notes even the fall of a sparrow, must needs know when and where the sparrow was to fall. In a similar sense an all-knowing Providence must know from eternity just what is to occur, whether operating under natural laws or by what is so known to mortal vision, but may not be with broader knowledge accidents, chances, etc.

Failure Often for the Best.

"Striving to be better,
Oft we mar what's well."

In purely speculative affairs have you ever observed that when you made a special effort to be smart, well posted, and so to speculate loaded with "pointers" and had all the apparent data to make a great go in a business way, how queerly it seemed when things went the other way and how it took the conceit out of you, didn't it? And how often have you sulked and fretted because of your poor success, and when it was all over you could see how much better it was for you that things did not go your way—that apparent success then would have been real failure.

Be Ye Always Ready.

Most of the success and failure in life depends on being ready for your opportunity. Disraeli in youth and in his burly prime and in old age never tires of emphasizing one thing. Opportunities are always coming, if only those who are ready to meet them succeed. Garnier Pages, the celebrated Frenchman, furnishes another somewhat amusing illustration of this: Even as no human being ever saw Louis XIV. without his wig, so no one ever surprised the late Garnier Pages out of full dress. Whether at home or abroad, he was always in irreproachable black, with snowy collar and cravat. One day, under the empire, some one asked him why he thus went about in solemn sables, and the following reply was returned: "Perhaps this afternoon or to-morrow, or again it may not be until next week or next year, there will be an incident; a revolution will follow. I never can tell at what moment Paris may rise and the people demand that I shall lead them to the Hotel-de-ville. One should always be ready for the emergency, and I mean to be." M. Garnier Pages waited eighteen years and on the 4th of September, 1870, the rising came, Paris called for him, and in full dress and faultless cravat the leader of 1848 was borne to the Hotel-de-ville."

Changing of the Wind.

Old Wood street (Pittsburg) merchant—"Oh, you don't believe in luck, eh? I see it in the cold glitter of your eye, but if you were around at the Pittsburg big fire, 1845, and noted how the changing of the wind during the day saved fortunes that were being licked up by the flames, you might be of a different opinion."

Industry Not a Necessary Factor.

"The diligent hand maketh rich."

If Solomon were alive, and susceptible to evidence I could take him and his train load of wives down to any poor district of Pittsburg, Chicago, London, New York, St. Louis, Buffalo, New Orleans, San Francisco or any large city, and show thousands of very "diligent" people who have always been as poor as church mice.

Some Queries Considered.

J. W. B.—How do you reconcile your chance theory with the Bible doctrine that all things are foreordained and that not even a "sparrow falls" except by design?—Theo. Jacobs.

Does not the Bible quite pointedly recognize the chance element in human affairs where it says "The battle is not always to the strong or the race to the swift?" But for the chance factor swiftness should win the race and strength win battles.

* * *

Mr. B.—What is the difference in ability or brain power between Felix Grundey, the millionaire of to-day, and the same Felix Grundey of yesterday when he hadn't enough spare coin to buy a 15c. meal ticket?—W. I. Wilkers.

With his new fortune Felix does not get a new set of brains. Nature in its wildest moods does not operate in that way. Eliminating opportunity or chance, there is no difference whatever between the successful and the unsuccessful Grundey. He is precisely the same man as millionaire to-day and that he was yesterday a "millionaire with nary red"—the touchstone of circumstance making all the difference.

Mr. J. W. B.—What is your explanation of this fact—that many successful men admittedly achieved success by “drifting” while the same men when they planned devised vain things?—Zern.

There are a number of things which I do not pretend to explain and this is one of them. The chance theory offers an approximate solution. Unquestionably there are many successful men, who, if they had followed their judgment in critical periods would have landed in a poor-house. Like “Teddy” at San Juan Hill they just happened to be there. So there are many millionaires who are such without their consent. With both eyes shut they hit the bull’s eye. A moment before no sober man would have banked on their judgment to the extent of a pewter nickle and yet they “got there.”

Chances in Small Things.

“Of course I believe in luck,” said Promoter Pimley. “A man’s a fool that doesn’t. The only reason so many people scoff at it is that shiftlessness and incompetence are always using it as a masquerade. But everybody knows that one man can crowd a lifetime of effective work into ten years, and luck will step in and divide the result by a hundred. Another chap will do a few easy things when it’s too wet for golf, and along comes luck and multiplies what he’s done by a thousand, and people will call it by everything but its right name.

“I knew a half-starved Greek emigrant who happened to start a two-by-five banana stand in front of Park Street church, Boston, because the spot was partly sheltered from the wind. The next day men began burrowing in the earth a mile away and eighteen months later they opened the principal entrance of the subway within seventy-five feet of his stand, and 50,000 people passed by twice a day. To-day he has two stores and six clerks and rides in a carriage with a purple and gold sash across his chest when the Greeks give a parade. Did prudence or foresight or keeping everlastingly at it have anything to do with that?”

Chances in the Pennsylvania Legislature in 1901.

The Bible classes certain years as "fat" and "lean." The year 1901 will pass into history as the "fat" year for the average member of the Pennsylvania Legislature. Many an honest looking city member will go home after the arduous duties of this season and will start on a new career of prosperity with the proceeds of his votes for Reform, and many an innocent looking Reuben legislator will go home and not only lift both mortgages, but buy an adjoining farm with the proceeds of votes for honest legislation. I know one member from Allegheny County who got \$10,000 for his vote on the Ripper, and he would pass anywhere for a Sunday-school teacher. I know another member from a county touching Allegheny, who was to get \$6,000 "insurgent" money for his anti-Ripper vote, but when a third canvass of the House showed that the Ripper would pass he was steered into the Ripper camp and after announcing his opposition to the bill was paid \$10,000 by the other side and "no questions asked." And there are others. The new Capitol commission was billed to yield 15 per cent on \$6,000,000 to the "Insurgents" if they could "deliver" the architect from Philadelphia and thus recoup on all their expenses. One "pool" alone was to get a one half million and the small fry from \$8,000 up, but "the best laid plans of men and mice aft gang aglee," and the Quay people will give the other fellows the joyful Ha! Ha!



"IF" SAYS SO.

The lucky man, in truth, is as much surprised at his good fortune as the unlucky man is of his ill fortune.

Vale!

In conclusion I may say that this volume is not designed to create or to foster weak beliefs, or to seek to make the unbelievable seem true. No Cock Lane Ghost stories or Indian medicine men figure here. Facts like those here narrated, without Ingersollian glitter, tend to widen our mental vision and put us in touch with the many things which the astute Horatio tells us are "undreamt of in our philosophy." There will doubtless be on the last day of the world many vexed questions unsettled but this need not deter us from turning on as many side lights as possible, and as we go along critically and candidly consider robust realities with the reserved right always to challenge any doubtful fact at the picket line, and under all circumstances fairly apply the Pauline test: "Prove all things, hold fast to that which is good." And now to paraphrase the verse of Prior:

"Pray hold thy prose or mystic song,
The best told tale may be too long."



"HELP A GUESS."

"Friend, here's a tracing meant
To help a guess at truth you never knew,
Bend but those eyes now, using mind's eye
too,
And note—sufficient for all purposes—
The ground plan."



Luck Letters.

Previously Published by the Author in the
"Pittsburg Dispatch."

"Oft what seems a trifle
A mere nothing by itself,
In some nice situations turns the Scale of Fate."

—Shakespeare.

TO THE EDITOR OF THE "DISPATCH" :

Life is at best a tangled maze;
A web of woven chances;
We grope away thro' cloud and haze,
Mere toys of circumstances.

—Hood.

While the average newspaper article is necessarily the product of haste, and is not therefore supposed to embody the "garnered wisdom of earth and time," on the other hand, it is not expected to inculcate social or industrial theories, which, so to speak, do not "consist." I am led to this remark by the perusal, in last Sunday's Dispatch, of a chapter on "How to get Rich," which contains, amid a mass of very entertaining incident and episode, a few underlying fallacies to which I beg leave to direct the attention of "whom it may concern."

The writer seems to have assumed as the corner-stone of his argument the old familiar copy book "saw" that "every man is the architect of his own fortune," and additionally he adopts, as a sort of a step-son to the B. Franklin aphorism—the remark of that flippant old Roman, Lucretius, who taught that "Labor omnia vincit." He preaches the doctrine of persistence and economy in a way that ought to make our "persistent" fellow citizens very happy, and would in the olden time have gladdened the souls of our Liberty street "bee hive" clothing merchants who emblazoned on the outer walls the watchword: "By industry we thrive." As the writer seems to be an honest believer in his theory, I will let him state it in his own charming way:

"The early bird and the all-day bird will continue to catch the worm of wealth in your life time and mine, as it has done in those of our fathers, and the paths to fortune will be so plain that he who runs may read them.

"Our greatest publishers, merchants, bankers and manufacturers have been the architects of their own fortunes. The same elements which they have molded to success exist in the world to-day, and the same energy, economy and daring are going to make the boys of to-day the millionaires of the future."

Without any wish to be hypercritical, or to throw cold spray on any man's labor or economy, I may say that this theory involves hostility to facts of every-day, ordinary observation, and its logic presents an illustration of what Dr. Benjamin Rush, of Revolutionary fame, would have called "disjointed thinking." To say that mere accumulation will not increase the hoard would be to quarrel with compound interest tables, and that I do not care to do; but to say on the other hand, that any amount of labor, or energy, or economy will make the "boys of to-day the millionaires of to-morrow" seems to me to involve a fundamental fallacy, that is very popular, but terribly misleading, and I invite the reader to jog along with me and note if there not be another side to this proposition, and whether "proverbial philosophy" can stand an historical, every-day, common sense, test. If "energy, economy and daring" will "make the millionaires of to-morrow," as claimed, history will have to reverse itself, as the most economical, energetic and daring men have not been the millionaires of the past, and are not the mil-

lionaires of to-day. What the future may bring forth I must let the writer tell, and, as I am

Not a Prophet,

I will have to take comfort in the declaration of Daniel Webster, "The past at least is secure." I would not discourage thrift, but I would not encourage illusion, and we can not change the inevitable. In Pittsburg we have seventy millionaires and 220,000 souls, and the writer would have us believe that the seventy got wealth by economy and toil, and that the remaining 209,930 are not millionaires because they have not followed the Carpenterian prescription. What a nice picture to set before millions of toilers in every land under the sun—in the mine, in the workshop, at the desk, on the farm, waiting and watching, toiling and struggling and saving, till old age finds them sitting in the valley of humiliation, and eating the bread of disappointment! Such a vision of the impossible and the unattainable is what Dante says constitutes one of the fiercest pangs of hell. Dust out the cobwebs of your brain pan, and ask yourself: If hard work or economy will make millionaires, why are not the hard workers, etc., the millionaires? Should we not find on this theory the millionaires among the thrifty and toiling Irish and Italian railroad hands, or the farm hands, whose toil is never done, or the day laborer of the big cities who toils and saves only to find himself at sixty, a poor, old man? Should we not find the millionaires among these, on the Carpenter theory, rather than among the men like Jay Gould (\$100,000,000), who toiled and toiled in their early days with maps and mouse-traps; like Huntingdon (\$50,000,000), laboriously packing butter at thirty, in a way that in England would have consigned him to the Bridewell; like Tom Scott (\$20,000,000), toiling at pitching pennies at Huntingdon "away back;" or like Bonanza Flood (\$50,000,000) toiling as a setter up of cocktails among the "Outcasts of Poker Flat." I rather guess the strongest part of this chain is no stronger than its weakest. There are millionaires with brains and millionaires without brains, millionaires who have labored and millionaires who have not labored, and Coal Oil Johnny Steele is as strong an illustration one way as Phil Armour is the other, but the writer's theory will not fit either extreme.

It flatters our vanity and develops our bump of self-esteem, when we have made our millions by some lucky stroke, to hear the public and the press say: "Ah! There goes a fellow with a hat full of brains; made his fortune himself—self-made—worked early and late—and behold! he is a millionaire. Work and brains will tell." Mr. Fudge, from Fudgeville, comes along and says: Go thou and do likewise, the "early bird and the all-day bird" gets the worm—would you be rich?—then follow suit, and you too will have your millions in the sweet subsequently. And all the Fudges say: "Amen."

Mystery of Money-Getting.

If labor and economy, etc., do not make millionaires, pray, what does? What is the mystery of million getting? I say without doubt and without dogmatism: "It is all chance," and if you are patient enough to hear me through, perhaps you will agree with me. "Chance!" The ancients called it Fate; the Calvinists call it foreordination. Johnny Steele called it "fool luck;" the every-day illiterate says: "What is to be, will be." Moralists and mildewed philosophers in all ages have endeavored to solve the problem, but their solutions only open up a greater puzzle. Our own Benjamin Franklin illustrates the philosophy of straddle when he says: "Diligence is the mother of good luck, and God gives all things to industry." A French poet of the Lamartine era, whose name I have forgotten, seeks to enforce the writer's theory thus:

While one will search the season over
To find a magic four-leaved clover,
Another with not half the trouble
Will plant a crop to bear the double.

And here is another by our own Josh Billings:

"Bad luck is simply a man with his hands in his pockets and a pipe in his mouth, looking on to see how it is coming out. Good luck is a man of pluck, with his sleeves pulled up, and working to make it come out right."

Take heads or tails? If you don't understand the doctrine of chances, you will get some new idea about luck and chance. Why is it, if you

throw ten "tails" in succession, that it is more likely to come down "heads" in the eleventh throw? Why is it, if you toss for an hour, "heads" will not exceed "tails," or "tails" "heads" in a greater ratio than 21 to 20? Why is it that, after ten "tail" throws, if you pocket the penny for a year or five years, that it is still more likely to come down "heads" than "tails?" To come down to

Every-Day Observation,

who has not met lucky and unlucky men? I might take you to 10,000 men in Pittsburg to-day who would have no more chance of becoming millionaires, no matter how hard they worked or saved, than a reporter would of getting the winning ticket in a turkey raffle. I can take the writer to a regiment of men in Pittsburg, who have filled all the requisites of toiling and saving, and they are as poor as church mice. I can take him to a larger brigade with whom the world has gone wrong. They do not get along. They toil and spin, but they are not "arrayed" like Solomon, or Jay Gould either. They have tried and tried and failed, and they sit down in the "Slough of Despond" and say "what's the use—luck is against me—everything I touch turns to dead sea apples." Here is another type. He is a happy-go-lucky fellow. Everybody says he never will amount to anything. He is not a toiler or an economizer. His brain power is small. His family in despair conclude to send him out West, and lo! he comes back in a few years and draws his check for a million. He struck it rich around Leadville. He took the world easy, and believed that "what was to be, would be," or words to that effect. I should like to have the writer apply his theory to these facts, which are not creatures of the imagination.

Most men have mixed ideas of chance. Lord Palmerston who was a shrewd old Prime Minister of Britain said: "Success, men ascribe to themselves; their failure, to fortune."

That grand old Greek, Euripides, remarked thus about it:

With equal pace impartial fate

Knocks at the palace and the cottage gate.

Millions of people have waited and waited at the cottage gate, and got no "knock," and the "equal pace" theory is a figment of Grecian imagination.

When Shakespeare wrote: "There is a tide in the affairs of men which, taken at the flood, leads on to fortune," it is but a poetic paraphrase of the wisdom of the Moorish fable: "Fortune knocks once at every man's door, but before you get there, oft the jade is gone. With the lucky, she walks right in without knocking."

Goethe, with all his genius for mystery, displays a practical insight into nature, when he says of "two sorts of luck:"

Luck's the giddiest of all creatures,

Nor likes in one place long to stay.

She smoothes the hair back from your features,

Kisses you quick and runs away.

Dame Ill-luck is in no such flurry,

Nor quick her close embrace she quits.

She says she's in no kind of hurry,

And sits upon your bed and knits.

The ancients believed in a sort of Fatalism in the affairs of men which it were vain to resist, and Prometheus refers to these gifts of the gods who

"Implore not,

Plead not, solicit not; they only offer

Choice and occasion, which once being passed

Return no more."

Now to the practical. Take the ordinary boyish pastime of penny tossing. What are the respective chances? If it is not your luck to get rich all your labor, all your economy, all your chanting of Poor Richard's lines:

"Early to bed and early to rise,

Makes a man healthy, and wealthy, and wise,"

will not avail. Make no mistake, there is a good deal in luck. Cleveland is not the first man born under a lucky star. Alexander the Great

depended on his luck. Caesar believed in it and told the pilot in the storm, "You carry Caesar and his good fortune." Marlborough talked about his destiny. Cromwell had his lucky days. Nelson had his white days and black days. Napoleon believed in his star. Sulla thought it better to be lucky than great. Cicero pronounced Pompey the "semper felix"—always lucky. Washington was lucky. Westinghouse, Chris Magee, Carnegie and Bayne are lucky. The list is long, and they all believe

There's a divinity that shapes our ends,
Rough-hew them how we will.

And now to wit: I will take the list of Pittsburg millionaires, or other city if preferred, and will agree to show that at some period of their million getting there was an element of chance, luck or circumstance entirely beyond their control which shaped their destiny, and made or helped to make their millions. Failing to do this I will agree, to be a most worshipful follower of this system. In a future chapter I will give less philosophy and more novel illustrations—local and general—of Luck vs. Labor. And before closing I may observe that it were better on the whole if there were less millionaires; if the surplus were more evenly divided up; if there were less of the "fever and the fret" of money getting, and less scramble for millions; more contentment, which is bliss, and a more hopeful realization of this truth:

Honor and shame from no condition rise,
Act well your part, there all the honor lies.

December 29, 1888.

Jas. W. Breen.

* * *

Letter No. 2.

"It is better to be born lucky than rich."

—*Old Proverb.*

"The lottery of life has an unusually large number of blanks."

—*Sydney Smith.*

"There's luck in odd numbers."

—*Rory O'More.*

I have waited for nearly a fortnight to hear from some believer in the patented theory of how to get rich by the grubworm process, and as the affirmative has probably entered a plea of *nolle contendere*, I may resume the consideration of the subject in my own way.

There seems to be a misapprehension in some quarters as to the scope of my theory, one correspondent asking in a crushing sort of way: "Why can not a man get rich by saving?" As previously remarked, I have no contention with compound interest tables, and very freely admit that "money grows," but just now I am not engaged in determining how many dollars constitute riches, but as the writer drew the line at millionaires, I have followed his example, and if that is not satisfactory, I may add the oft quoted remark of John Jacob Astor, that "If a man has \$250,000, he is just as well off as if he was rich."

It is not necessary to lay down a formula on this question. The common sense of the race admits that chance determines very many things in this world—that "white man" is not the only entity that "is mighty on sarten," and that Dame Fortune distributes her gifts in a very zig-zag fashion, and, as Lowell says, there are many things that

Track the eternal chords of destiny
After the moon-led pulse of ocean stops.

Economy vs. Chance.

I repeat once for all in answer to several inquiries, that few get rich by mere saving. Economy, ability and other qualities are sometimes elements in our success, but not often controlling ones. The big prizes in the lottery of life are the result of chance or luck. While big fortunes are the result of speculation, the converse is not true that all speculation leads to fortune. If you think industry will bring it about I will point you to 50,000,000 of industrious people in this country who are a striking verification of the divine promise, "The poor ye have always with you."

If you think ability controls it, come with me for an hour to the Oil Exchange, Pittsburg, where the jack-pot is opened without prayer. Let the most intellectually-gifted citizen in the two cities try a "bull" flyer when the Standard is "loaded for bear," and what chance has he? Do you believe that doctored statistics of production control the price or the investment in any way? I can show you 100 wrecks—some of them in Dixmont—some of them elsewhere—who believed that production regulated the ebb and flow of the market. What chance has anybody on either side of the market if the "anaconda" is loaded on the other side? If you are lucky enough—there's where it comes in—to be on the bull side when the Standard wants to "lift" the market, there are big dollars for you. If you are a "bear" and the Standard is "unloading," there is big money for you. But you will not find the lucky men playing while the dice are loaded at the other end of the line, all of which I will refer to more specifically hereafter.

A Jury Jaunt to Erie.

About twelve years ago I was drawn on the United States grand jury sitting at Erie. After roll-call, I sauntered about to see the town. I called at the Mayor's office, and after introducing myself had quite a chat with His Honor, Mayor Rawle, and his subordinates, about tax rates, the growth of the city, etc. In the course of the conversation the big fortune of Millionaire Reed, owner of the Reed Hotel, happened to be mentioned. "Do you know," said the chief clerk, "what was the origin of that colossal fortune?" Of course I didn't, and he unfolded a tale, which, to my matter-of-fact mind, was more romantic than romance. "The starting point," he said, "was a keg of whisky, which the elder Reed wheeled on a wheelbarrow from Waterford, seven miles out from Erie, in the war of 1812, and supplied the tars in Perry's fleet with pure grog at war rates. He sold his first keg to such advantage that he tried another and another, and at the close of the war was the possessor of a big bank account. This he invested in lake freights and Erie real estate, and as Erie grew and the lake trade grew Reed's fortune grew until now it runs into many millions, and the heirs own the big Reed Hotel, whole blocks of real estate in Erie, a fleet of lake vessels, and some of the largest elevators in Chicago, Detroit, Buffalo, Erie and Cleveland. Mr. Reed did not bring around the war or bring the fleet to Erie. It was chance, chance, chance all along the line.

On the South Side.

At the other end of the Smithfield Street suspension bridge the firm of Welsh Brothers have been doing business for a quarter of a century, but are now on the eve of retiring, having sold their holdings to the Lake Erie Railroad Company. The brothers are keen, industrious business men, and amassed quite a snug "pile" in their business, but one feature of their career outside their regular business seems to illustrate my theory of chance. Years ago a man named Kregan bought for \$10,000 a strip along Carson street, near the bridge. After making his purchase his wife was dissatisfied and refused to "put up" for it. Mr. K. had, apparently, an elephant on his hands, but one of the Welsh brothers hearing of Mr. K.'s difficulty agreed to take it off his hands for \$10,000 and give him a barrel of flour for his chance. Under the circumstances Mr. Kregan was glad to get out whole and the deal was consummated without delay. Years rolled on—the brothers made big money in their business, but lately concluded to realize, and the plot which they got from Kregan for \$10,000, was sold as follows: Small section to Mr. Kim, \$8,000; another section for \$23,000, and the remainder of the plot, a few weeks ago, to the Lake Erie Railroad Company for \$40,000; total, \$71,000. When the land was purchased the wildest dreamer never dreamed that a few years later the Lake Erie Railroad would be built, or the railroad depot located at that point, and thereby hangs a tale.

At the Other End of the Bridge.

Here is another illustration, which I have circumstantially from a member of the family. Just before the breaking out of the war a big wholesale grocery firm occupied the corner of Water and Smithfield streets. The members were shrewd business men, and enjoyed pretty much a monopoly of the Southern trade in their line, for this vicinity.

The senior member of the firm, being short of stock, got a notion that it would be a good time to buy. After consultation with his partner it was decided to "load up," and accordingly the firm purchased from Baltimore 6,000 barrels of molasses, 4,000 barrels of sugar, 1,000 bags of coffee, 600 boxes of tobacco, 300 tierces of rice, with an assortment of spices and other merchandise. After loading up they found it necessary to borrow \$80,000 to pay off a balance due the Baltimore firm. When Mr. H. broached the matter to President Marshall, of the Farmer's Bank, and wanted a loan, Mr. M. remarked: "I think you are crazy to put so much money in that kind of stuff, but if you want it, I can get it for you, but we haven't it to spare, but I think it is very wild." Mr. — proceeded to explain that there was not on hand over 10 per cent. of the stock required for this market, that he and Mr. Holmes and John McDevitt held the bulk of it, and that no matter what came, they would be safe. If war comes these Southern products will go up, and the enhanced cost of transportation in itself will be a profit. If no war, the market is short anyhow. Mr. Marshall finally admitted that it was not so wild a venture as it looked, and the money was advanced. The senior member of the firm then left for New Orleans and bought another cargo of sugar and molasses. He was in the Crescent City when the roar of Fort Sumter's guns awakened the whole nation. After hurriedly getting his stock in a steamer in charge of Captain McCallum, a well-known Pittsburger, he left for home, and the cargo had quite a time of it running the gauntlet of rebel bullets above and below Vicksburg. It arrived, however, in good order, but the firm had not the money to pay either for freight or cargo, but raised it, and paid off the captain and shippers. Another lot of molasses was bought from John McDevitt, of this city, and, when it was all stored, it filled seven warehouses along Water street and First avenue. In a short time the rebellion assumed formidable proportions, and Southern products jumped up to fabulous prices, and at the end of seven months the firm closed out the bulk of their big deal, and sugar, which was bought at 5c, sold for 22c. Molasses, which cost 18c a gallon, sold at 60c, and other Southern merchandise at proportionate rates. As a result of the speculation the firm netted in less than one year \$600,000, and of this \$25,000 was on the McDevitt deal. The fortune thus made has been kept intact and the junior member of the firm is now one of our most prosperous bankers. The advocates of the Carpenterian system would have us believe, perhaps, that the grocery firm had something to do with the firing on Sumter, or bringing on the war as it is reasonably certain, luck aside, that had the war not followed, every one concerned in the deal would have been "dead broke." Having already extended this chapter beyond, perhaps, the usual limit, I will resume consideration of this topic at another time, and meanwhile I improve the occasion to say that after the lucky incidents in the careers of the millionaires of Pittsburg and other cities are fairly considered, I am not without hope that the grub-worker philosophers and believers in "hard knocks" will agree with me that, "There's a divinity that shapes our ends," etc.

Ross Township, January 14, 1888.

James W. Breen.

* * *

Letter No. 3.

There is a tide in the affairs of men
Which if not dodged, at the proper time,
Drowns them.

—J. Billings.

Statesmen, chiefs, orators, queens,
Kings and—dandies, all are gifts
On the wing's winds.

—Byron.

In pursuance of my purpose to keep these Chronicles of chance with in the limits of authentic and easily verified history, I will ask the reader to put himself on his impartiality as a juror and candidly consider the bearing of pivotal circumstances or chance in determining the fate or fortunes of men. I shall not plane the edges of facts to fit any preconceived theories, but will simply present data and let the philosopher, the

student and the man of affairs make their own deductions after the Baconian method. This done, the conclusions will take care of themselves.

In the early days of this country Ampere, the celebrated French mathematician, in order to lessen the craze for games of chance, published a work, in which he endeavored to formulate human probabilities and reduce the theory of chance to an algebraic expression. He died convinced that he had labored in vain, as people would go on taking chances, in the lottery of life, of marriage, of business, to the end of the chapter.

Many Pittsburgers of to-day will remember James McDevitt, the Market street wholesale grocer. In the ante-bellum days, just before Fort Sumter was fired on, John might have been seen almost any day hustling along Liberty and Water streets hunting storage for the immense stock of coffee, molasses and whisky which he had purchased in expectation of an advance. The stock on hand in Pittsburg at that time was very low. He filled the cellar of Brimstone Corner Church up to the joists with molasses, and packed Dallmyer's warehouse from cellar up with Large's whisky and Rio coffee. The war followed; the Government put an enormous tax on whisky; the coffee jumped up beyond all calculation. Eight months afterward this brainy and indomitable man sat in his little back office on Market street and figured out a net profit on the deal of \$350,000. No war, no tax on whisky or big profits.

Now observe, how the same chances that gave McDevitt tenfold profits gave an unpretending trader a corresponding lift at the other end of the line.

Another Example.

In 1861 an unpretending German named Wolfgang kept a little 8x10 grocery at the corner of Wylie avenue and Roberts street, Eleventh ward, Pittsburg. He had saved a little and put it away in his stocking, and just as the war broke out he invested it in coffee, and the second and third floors of the old tumble-down brick were loaded with "Rio," and covered with old carpet to hide it from view. He was afraid of the banks and afraid to keep his money, so he put it into merchandise, as he used to say, "The banks might go, and the Government might go, but the coffee would always be good." This distrust of banks and Government did not indicate a very broad-gauge citizen, but "panicky" people felt that way about 1861. The war continued and the same chance that made Mr. McDevitt nearly \$500,000 coined Wolfgang's coffee into \$45,000. He retired from business in a few years, invested his profit in real estate and lived on his investments till his death.

The big telephone deal of Messrs. Bagaley, Whitney, Riddle, Given, Lippincott et al., was another lucky stroke, Bagaley's ability fitting nicely into the chances of the occasion. They were all scared except Ralph, who braced up the weak brothers as best he could. They each put in \$1,500 as a starter, and most financiers looked upon it as a "dead horse." In a short time they sold out to the Boston telephone jockeys and for the total of \$32,000 invested they got out \$608,200. The chances at the Boston end of the line were very uncertain and had one of the "links" slipped the Pittsburg boys would have been badly "dumped."

Harry Oliver, one of our brainiest iron kings, was lucky in being the possessor of a lot of Lake Erie Railroad "trust" stock about the time old Vanderbilt wanted it very badly, and thereby Harry pocketed \$600,000.

Turn back a few years ago to the files of The Dispatch, and you will find George Westinghouse's advertisement for a \$500 partner for his air brake scheme. Bill Woods, who was wealthy at that time, was asked to join him, but he laughed at it as a "waking vision." Woods died poor and Westinghouse made ten millions out of his "brake," and the company is now capitalized at \$20,000,000. George's later speculations in natural gas are full of "lucky" points.

Bob Brown, of the Southside, now knows how lucky he was in being defeated for City Treasurer by Colonel Kilgore a few years ago. Had he been elected he would in all probability have fared about the same as other city treasurers had, but defeat forced him into another channel, and he and George Trautman took their chances in the early days of natural gas, formed a company, sold out to Westinghouse, and now Bob is very much "out of politics," and Trautman is not watching "grocery" quotations as closely as "of yore." They are nearly \$250,000 ahead of the game and it is a treat to hear this lucky pair talk about "gas deals" and "Junction stock."

A Believer in Luck.

Railroad Manager Mobley, late of the Pittsburg and Western, is another gentleman who, like our "beloved President," believes in his "star." When the South Pennsylvania was projected he got an idea that there was a missing link—near Bedford—which would be handy to have in the "sweet by and bye." Nobody saw any value in the strip except Mobley, and he invested \$250 in it. Afterward Josh Rhodes, who has a keen insight into great enterprises, bought it for \$35,000. Mr. Rhodes put the deed in a refrigerator for a while, and then sold it to Vanderbilt for \$90,000, and Vanderbilt, who is something of a lucky chap himself, put it into the South Penn "pool" for \$500,000, and when the Pennsylvania Railroad gobbled the South Penn it gave \$5,500,000 of guaranteed 3 per cent. bonds for the little joker that Mobley bought "for a song." Of course, hard work and economy would have brought all this about according to the Carpenterian theory!

An ex-Mayor of this city tells how 40 years ago William Bagaley, father of Ralph Bagaley, one day sent out his employees and bought at wholesale every pound of sugar then in Pittsburg, the selling price that day being 5 cents. The next day it jumped to 8 cents, and many of the sellers of the day previous bought their own sugar back before it left their stores at the 3 cents advance; and the little lost boy who started in as errand boy at Pat Leonard's, on Wood street, soon bought out Smith—at that time the largest wholesale grocer in the city. The fact that his son Ralph is the happy possessor of a couple of millions seems to indicate that he has inherited some of the old gentleman's "luck."

Another Lucky Man.

Max Moorhead is another lucky fellow with a hat full of brains. When he started in business his father, "Old Slackwater," who was both shrewd and lucky himself, endorsed a note for Max for \$30,000. The war came on and Max built an iron clad armor plate mill, and having facilities got a big share of contracts. Armor plate sold at 10 cents to 15 cents per pound, or a profit of \$200 a ton, and with plenty of contracts there was, of course, "millions in it." But Max didn't have anything to do with bringing on the war, and without the war he could not have "checked" on that particular million!

The Cambria Iron Works at Johnstown had a big stock of rails on hand in 1861 and began to get scared at the condition of the market. At this critical juncture for them the California "fever" started again, and the Pacific railroad "fever" followed, and the firm unloaded their rails at a big profit, and Dan Morrel's bank account bulged out \$1,500,000 in a short time.

Andrew Carnegie, Esq., is a "literary feller" and a lucky one too, with vast capacity for details, management and organization. His control of the Bessemer patents was, of course, a great business stroke and ensured big profits, but the difference between \$90 a ton for steel rails and \$30 the present market price was not the result of the Bessemer monopoly so much as the war, which created an unprecedented demand and unprecedented prices. The ordinary amount of railway construction would have brought, on account of the control of the patents, possibly more than ordinary profits, but the "extraordinary" profits which made the bulk of Mr. C.'s \$15,000,000 were the result of the "extraordinary" circumstance of the war. But big or little profits, it is altogether to the credit of the Scotch lad who less than forty years ago struggled as other lads did in the vicinity of "Barefoot Square," Allegheny. Carnegie's apt business methods would make money anywhere, but the luck in having the Bessemer patents during the war made his millions.

In an interview during the week in the New York World, Mr. Carnegie, referring to the present depressed condition of the market, said: "We can make 50,000 tons of pig a month, and a profit of only 50 cents a ton would mean \$25,000 a month profit." By comparing the 50-cent ton profit with the \$50 a ton profit during the war, you have the difference between the ordinary business profit and the big luck, before which the "Luck of Roaring Camp" pales its ineffectual fires.

A Good Story.

"Citizen" Ludewig, the well-known German liquor dealer, who died last year, used to tell a good story of how his friend Klopfer made his

"pile." Quoth the "Citizen": "When I was in the tobacco business, some twenty years ago, Klopfer came to me and wanted to sell some Fort Wayne and Chicago Railroad stock. It had no particular market value, and his wife used to refer to it as so much "old wall paper." He offered the lot to me at less than 10 cents on the dollar, and agreed to take my tobacco at market rates in trade, so I could make, as he said, a profit both ways. I could not see it, as my tobacco cost me money and I didn't see any value in the railroad stuff. Charley, I know, tried hard to dispose of them, but nobody wanted them, and so by sheer force of circumstances—chance—he was compelled to keep them. A few years rolled on, and the stock which he could not get rid of at any price boomed up big and made him enormously rich. But it was not my luck to buy it."

The luck of the Lawrenceville capitalist still follows him, even in smaller things. Last year he visited Germany, but before going he "planted" a little investment in a certain speculative stock, and on his return the profit on the "flyer" paid the expenses of his trip ten times over. Out Penn street they call him the "lucky Dutchman," as nearly everything he touches, furniture, railroad stock, incline stock, Transverse stock, Citizens' stock, "Klopfer's Hall"—all pan out big dividends. Aside from his "luck" he has ability of a high order. If space permitted I could give more than one instance of his keen insight into human nature.

The accomplished editor of the Louisville Courier Journal takes this view of Fate in his homily on New Year's Day to the denizens of the "Blue Grass" country:

"The book of fate admits of no false entries. Men may undertake more than they can perform; they will fail. Time is the servant or the master of man, as man chooses.

"He serveth the servant,
The brave he loves amain;
He kills the cripple and the sick,
And straight begins again.
For gods delight in gods
And thrust the weak aside;
To him who scorns their charities,
Their arms fly open wide."

Judge David Davis, of Chicago, made some money at law, but he got his great fortune by being compelled to take 80 acres of land near the village of Chicago for a fee, when he was a young man. The land is now near the center of the city and is worth nearly \$2,000,000.

United States Senator Farwell, of Chicago, is another lucky one. He made his first fortune by building the Texas State House, the pay for which he received mostly in land. The land advanced in price and he is now a millionaire Senator.

An O'er True Adage.

"It is better to be born lucky than rich" is an old saw, the truth of which many have had occasion to doubt, but a good stubborn, unelastic fact will outweigh a ton of mere sentiment, and the career of Samuel J. Walker, of Chicago, who died last year, illustrates this. He was one of the pioneers of that city, and was at one time one of the wealthiest real estate owners of Chicago. His career shows how success is due to luck rather than to foresight and business capacity. He came to Chicago from Kentucky in the early days, and after looking over the ground, he concluded that a great city would be built there, and he bought accordingly. He bought big tracts which rapidly advanced in value, and people said he had a long head and had great business sagacity. When the big fire occurred he was a heavy loser. Not daunted, he continued his investments. Just before the panic of '73 he owned over 1,500 acres of land within the city limits and was supposed to be worth \$20,000,000. He owned a big tract abutting on Ashland avenue, and the widening and paving of the street cost him \$30,000. He owned the street for more than a mile on both sides. When the panic came his property slipped away piece by piece to meet taxes, assessments and other obligations until all was gone. He made a brave and final effort to hold on, but in the uncertainty of the panic nobody would advance money on real estate, and finally he went under and gave up everything. Had the panic not occurred

then he would have died worth a hundred millions and everybody would have said he was a great business man, but because of the fire and the panic, neither of which he could foresee, the thoughtless called him "Poor Sam Walker," and said he was a good old chap, but a crank on business matters. And Ashland avenue is to-day the home of millionaires who profited by his adversity. Such is the way of the world.

Ross Township, January 20, 1888.

Jas. W. Breen.

* * *

Letter No. 4.

What matters it? The fates with mocking face
Look on inexorable, nor seem to know
Where the lot lurks that gives life's foremost place.

--Lowell.

We call our sorrows Destiny, but ought
Rather to name our high successes so.

--Idem.

I can not tell how the truth may be—
I tell the tale as 'twas told to me.

--*Lay of the Last Minstrel.*

"What I will is Fate."

--*Satan, in "Paradise Lost."*

James Parton, who, as the husband of Fanny Fern, and manufacturer of compound paragraphs for Bonner's paper, has achieved a wide and deserved celebrity, asks in a recent paper: Who are the uncrowned monarchs of the modern business world? How did these masters of the world get the immense wealth that controls modern society? Was it by their pluck, their virtue, or their ability? In what respect do they differ from those who attempt the same careers, and miserably fail? He then attempts to give what he calls the "secret of success," and the "secret," is "through knowledge of one's business." Tennyson puts the Partonian idea in much the same way, and gives the "secret" thus:

Self-reverence, self-knowledge, self-control.

These three lead life to sovereign power.

Somehow or other neither the Partonian nor the Tennysonian "secret" fits the facts. If the man who knows most succeeds best, as Parton says, what a nice copy book line that makes: "Knowledge is power!" But does it not contradict our every-day experience? Are there not cashiers in many banks, managers in many mills, superintendents in many kinds of mercantile and manufacturing work, and subordinate employees in nearly every department of human effort, who "know" more than the figure-head who signs the checks on Saturday night? How many bright people within our knowledge are at the foot of the ladder? How many gentlemen with 10-oz. brains and retreating foreheads at the top of the ladder? How many sober people would believe that Jay Gould, with his \$100,000,000, has more knowledge than millions of people who have "nary red?" It suits the Yankee notion to say that knowledge and push are everything—therein is the secret of success, the

Song of Triumph,

the story of achievement. This is why there are so many "pushers" in the United States to-day. Doubtless, capacity very often goes hand in hand with luck, or great success, but it is as an accessory only. Take capacity in itself and note whether it brings luck. "Not always, you say," but if the Partonian theory is true, why not? The strongest part of the chain is no stronger than its weakest link. Men of capacity are lucky, therefore capacity is a cause of luck, say they. "After it, therefore on account of it." But every logician knows the post hoc is not the propter hoc. Men of no capacity at all, are often phenomenally successful. What then becomes of the Partonian theory? Is it not a plain case of "misfit?" I am not a believer in hobgoblins, fetishes or "horse shoes." I have not pleaded for the visionary or the impossible, but I accept facts as I find them in mundane affairs, and so accepting, I con-

tend as strictly within the domain of proof and observation, no matter how explained, that,

Fate hath a quiver full of purposes
Which miss not of their aim to us unknown
And bring about the impossible with ease.

And when you find a scientist who undertakes to explain occult things or the relation of fate and foreordination to free will by symbols or jargon you will not have to scratch very deep to find either a humbug or a dealer in that sublimated nonsense which Edgar Poe so happily described as "goostherumfooodle."

In this wordy battledore I have not lost sight of or ignored other basic facts. I claim there are riches greater than Gould's millions can buy, and that the homespun man in the valley, with whom contentment is wealth, who has ample leisure, and "roomier length of days," who builds his dislikes of cards and his friendships of oaks, has a foretaste of that riches the Scripture says the "moth" can not touch; is free from the cankering cares of Astor or Armour, and oft contributes in the long run more to the betterment of the race than either the lucky fellow who "corners" successfully lard or wheat or the giant manipulator of "trusts." Neither Plato's Republic nor Sir Thomas More's Utopia, the abodes of ideal men, have any lucky men or big prize drawers, but, instead, a pleasing variety of leisure and labor, short hours without any intervention of K. of L. "committees;" happiness without wealth; a gush of many streams, a song of many birds, with every wish and longing gratified, and the words of Proverbs xxxiii, 20, realized: "He that maketh haste to be rich can hardly be innocent." Besides, what the world, from a purely material standpoint calls success, may not always be the pure article, as George Eliot well says, that "the only failure a man ought to fear is the failure in cleaving to the purposes he sees to be the best," and on this theory the monk in the Thebaid may be working out a greater destiny for the race than the mightiest millionaire in the centuries. What kind of a world would this be, anyhow, if all were lucky fellows and bonanza kings, with no laborers nor commonality? No matter what the silver-tongued vote hunter may preach to the "plebs," all men are not created equal—all men have not the same talents, the same opportunities, the same luck, but as Bulwer beautifully says in his Caxtons, "Not every vessel that sails from Tarshish can bring back the gold of Ophir, but should it therefore rot in the harbor? No; give the sails to the wind."

Even a non-believer in luck will admit that it is more unlucky to owe a man \$13 than to be owed \$13 by him, but what is the use of railing against big luck or riches in a country where almost every one is engaged in chasing the golden-winged butterfly, and expects to

Strike it Rich

some time or other? The end man in Billy Holmes' minstrels at the "Academy" years ago used to say: "Money is the root of all evil," but the other end man got the applause when he replied, "Yes, yes, but give me some more of the 'root.'" And as to "the other lottery"—the lottery of marriage, who is the lucky girl in the eyes of the million, the village maiden who weds the village hayseed or the village blacksmith, or the "Bunnie" who captures some millionaire coffee roaster, or the owner of the latest natural gas "gusher?" "I ain't no believer in luck, and I wouldn't put up one of my darters for riches or such things, for nothin'," said the Arkansas matron to her neighbor, "and yet if luck has it, it is as easy to fall in love with one that's got \$10 or \$15 and two or three good fiddles, as it is with one that hain't got nothin', and nary fiddle to his name. But mind ye, I ain't argyfyin' in favor of marryin' for riches, or such things, I ain't." And so I might philosophise to the end of the chapter against the inborn instinct of the race and at last, like Ampre, have my labor only for my reward. And with these few remarks I will resume my observations on the "lucky ones."

Balzac, with all his royal imagination, never conceived of anything which, gauged by ordinary rules, is more dramatic, more improbable, or more crowded with lucky points than the career of President Cleveland. Less than 10 years ago anyone dropping in at G—s', on Main street, Buffalo, might have observed in one corner of the room Grover Cleveland, W. W. Bissel, Oscar Folsom and a few others playing cards and drink-

ing beer out of the big stone "boots" which passed for glasses. Grover seemed somewhat fat witted and stolid in appearance, not particularly intellectual looking, and with a tendency to blubber. There was nothing of the mysterious "man of destiny" about him, but everything betokened the hail fellow-lawyer such as you may find here in Diamond alley, or at Newell's almost any afternoon in the week. They generally sat till midnight, and as the hand drew near 12, "Grove," as his "pards" called him, would wind up the entertainment by pounding the "boots" on the table for more beer. He was in sober fact, in the words of their own roystering rhyme,

A jolly good fellow
Which nobody will deny.

Two years later he carried a torch in a Hancock procession in the same city, and four years later the same man is President of the United States. If pools were offered on his chances of becoming President ten years ago, you couldn't get a buyer in the world. None of the theories of non-believers in luck will fit his case. He was not a great orator or campaign manager. He had little of the vast stores of information which made Tilden such a power in Democratic politics. Judged by ordinary standards, he was about the last man of any note in the State that would have been thought of in connection with his present high office. Without any particular public record, he was elected Mayor of Buffalo at a time when

Things were ripe,
And rotten ripe for change.

Circumstances over which he had no control brought certain corrupt public contracts before him for executive action. Bissel suggested a veto on a certain point and it was adopted, and in the then corrupt condition of city affairs it took the public by storm, and press and rostrum re-sounded with praises of Cleveland as "the man for the occasion." Since then his career has been upward and onward. He is a believer in his "star," and who knows but in another Presidential "close call" how many other lucky fellows may throw their ballots and their dice for the "man of destiny."

Here is Another Piece

of "clean cut velvet," as Chris Magee would say. Go back 105 years and note among the arrivals in New York a poor, vinegar-visaged, clownish-looking German from Heidelberg, named John Jacob Astor. With a few flutes and a few shillings he started to brush furs at \$2 a week, and in the next generation he was building Astor Hotels and Astor Libraries, and was a hundred millionaire. Was this brought about by hard work, think you? Listen, listener, and if you do not believe in luck you will not at least believe that millionaires are the product of hard work. After tramping over New York with a pack on his back, and getting some insight into the fur business, he accumulated a little stock for speculative purposes. But the market was then as dead as an Egyptian mummy, and he was in a dire strait. So, after consultation with his wife, he decided to try and work his way on a ship to London and "unload" his stock of furs there. He succeeded, and found a ready sale for his stock at profitable prices. He had to wait a week before the sailing packet returned. Meanwhile he put in his time in strolling about the city, and in one of those walks he chanced to go down to the East India docks. He wandered aimlessly about, but one day he noticed a sign on an office that recalled a name he had been familiar with in his vineland home. He asked to see the officer and was told that it was against the rules. He called next day and asked the porter to announce his name to the chief in the big office. He did so, and John Jacob was shown into the gorgeous office. The superintendent recognized him as the son of an old schoolmate, and they sat down and talked about old times at Heidelberg. He spent a pleasant half hour and was invited to call next day at a certain hour when the superintendent would have more leisure. John was on hand promptly, and after a prolonged confab, the superintendent asked "what he could do for him." He didn't know. The superintendent asked him to call again the next day, when he gave him a sealed East India permit to trade in the waters then under the control of that gigantic monopoly. John knew not its value, but received it thankfully, and on the following day sailed for New York. His "frau" was greatly re-

joined at his good luck in selling the furs, but did not set much value on the permit. They talked about it among their neighbors, and the story reached the ears of some of the merchant tea men of New York. Two of them called on him, asked to see the document, and after examining it asked him to name a price for it. He refused to do this as he was ignorant of its value. After some future

Visits and Dickering,

they agreed to give him a fourth net profit of two voyages, they to fit out the vessels, furnish the capital and take all risks. Nearly two years rolled by, when two drays drove up near his dingy little habitat, and after presenting him a "Manifest," began unloading kegs of great weight. The document and an examination showed that it was silver dollars—his share of the proceeds of the East Indian venture. His wife was wild with joy, but John looked about as dazed as a Pittsburgher these days when he draws a big Louisiana lottery prize. They buried it in the cellar for awhile, and then with the money instinct to make it grow invested it in furs and real estate in lower New York. Within five years they had a quarter of a million of dollars, which was reinvested in reality, until now it is over \$100,000,000. This is no Arabian Nights story, and the long chain of chances ending in a fortune is one of the strangest in history, and every link illustrates how

Some are born to starve and toil,
Some to share the wine and oil.

Ross Township, January 27.

Jas. W. Breen.

* * *

Letter No. 5.

'Awast then, keep a bright look for'armed, and good luck to you.

—*Bunsby, in Dombey & Son.*

In the steeplechase towards riches most men find it rough sledding.

—*Paul Dombey.*

Five and thirty years ago the most noted hostelrie in the two cities of Pittsburg and Allegheny was kept at the junction of the Seventh street road and the East Liberty turnpike, by a sprightly old German lover of the turf named "Pap" Beitler, father of the noted turfmen Sam and Joe Beitler. For nearly a generation it was the "out of town" resort for sleighing parties in winter, and driving parties in summer, pretty much after the fashion of "mine host" Keating of later days. It was famous for its poker parties and frog suppers, and many a pleasant evening was spent there in the "long ago" by coteries of which Broker Holmes, and attorneys Andrew Burke, Biddle Roberts, W. E. Austin, Henry McGraw and Colonel Sam Black were the chief attractions. "Pap" Beitler had a famous black stallion which was known all over that region, and it was probably not worth over \$100. The owner of a large tract of land near where East Liberty station now stands, but whose heirs do not care to have his name mentioned, took a fancy to "Pap's" stud, and offered him a hundred acres of land for him. "Pap" preferred to keep the nag. The Beitlers are now all dead, and the land which "Pap" refused for this stud could not now be purchased for \$1,500,000.

Old-time Pittsburgers would hardly need an introduction to Philip Winebiddle, founder of the Winebiddle estate in East Liberty. About sixty years ago his mother gave him \$500 as a "starter." The "Go West" fever had not as yet agitated staid Eastern communities, but Philip was fired with a restless ambition to go West, and seeing but little prospect of a great future for Pittsburg, he journeyed toward the setting sun, and after much meandering he halted at the city of Erie, then little more than a lakeside hamlet. Philip had considerable knowledge of land titles, and as he was offered by an old settler 100 acres in the town for \$500, he grasped eagerly at the supposed bargain, but shortly afterward relented, and wanted his money back. But real estate deals are not generally made on the basis of "refunding the money if the goods are not satisfactory," and Philip had to keep his land. He came back to his mother in Pittsburg, broken-hearted over his ill-luck, and cried like a child at what he considered a robbery of his \$500, and both agreed it was

a "bad slip" for Philip. Thirty years later this land could not be bought for \$2,000,000, and is now worth nearly \$4,000,000. Of course, all this, on the Carpenterian theory, was brought about by hard work!

He either fears his fate too much,
Or his deserts are small,
Who fears to put it to the test,
To win or lose it all.

Not Mere Human Effort.

The man who has not been a success in this vale of tears, and the man who has struck it rich, alike admit, but for different reasons, that something more than mere human effort shapes and controls results in mundane affairs. The lucky one, because "seeing is believing;" the unlucky one, because luck and he "do not speak as they pass by." Brokers as a class, largely operating on chances are, so to speak, natural and logical believers in chance. In a certain sense the chance takers are the chance makers. They do not sit like "patience on a monument smiling at grief" and wait for luck to come along uninvited. To use a much-abused phrase "they hustle," and pray do not underestimate this and all that it implies. While it is true that energy, snap and daring will not invariably command success, yet it will be found that these qualities almost invariably accompany any marked success. The "high rollers" in speculation have always been those who dared. I never heard of a speculator who amounted to much, who feared to stake his all on a single throw in the crisis of his career and "win or lose it all." Never dare, never win, or as Sydney says to the boldest kicker in English history:

"No Hampden! They half way conquered fate who go half way to meet her—as will I."

Most people who are troubled with what the observant Sam Weller called "Wanity," eagerly adopt as a "guide, philosopher and friend" this every-day un wisdom, "what man has done, man can do." Jones starts a small grocery—it grows—and presently he is a millionaire. Smith, ignoring utterly the differences in the man, time, opportunity, etc., starts a grocery and says, "why can not I become a millionaire?" It does not follow by a large majority," and the "Barbary coasts are strewn thick with these unlucky and illogical non-sequiturs." Vanderbilt once peddled apples on a Staten Island ferry boat, and here is the way his will reads, exclusive of educational and charitable indowments and contingent legacies:

	Absolutely.	For Life.	Total.
Cornelius	\$52,650,000	\$6,150,000	\$58,800,000
William K.	52,050,000	6,150,000	58,800,000
Frederick W.	5,650,000	6,150,000	11,800,000
George W.	5,650,000	6,150,000	11,800,000
Mrs. Shepard	5,650,000	6,150,000	11,800,000
Mrs. Sloan	5,650,000	6,150,000	11,800,000
Mrs. Twombly	5,650,000	6,150,000	11,800,000
Mrs. Webb	5,650,000	6,150,000	11,800,000

Total \$182,400,000

But not all the people who peddle apples on steamboats or elsewhere will ever again likely amass such a colossal fortune.

Jay Gould once made a living by selling mousetraps in New Jersey, and now his assets, exclusive of "mousetraps," are scheduled as follows:

Stocks and Bonds	\$108,703,500
Real Estate	1,870,500
Personal Property	455,000

Total \$111,129,000

But not every one who peddles mousetraps in New Jersey or elsewhere will be likely to show a schedule like this in the next 500 years.

Struck it Rich.

W. J. Lewis, owner of the Lewis block, Sixth avenue, in 1853, worked as a "pull up" boy at Lyon, Shorb & Company's mill for 25 cents a day, and up to the time when he bought out Gribbin's little bolt shop in Bayardstown, was a moderate salary drawer, and is now a real estate mil-

lionaire. But not all the mill boys who work for 25 cents a day will be owners of "Lewis blocks" in the sweet by and by.

General Moorhead, in the early log cabin days, drove a coach over the National road to Uniontown for 40 cents a day, but not every stage driver or car conductor of later days will leave to his heirs such a colossal estate as "Old Slackwater."

The list of lucky ones might be extended indefinitely, but they all tell the same story. None of them were Micawbers, "waiting for something to turn up." Per contra, they set to work to turn up something—and succeeded. While we can not all be lucky—and can not under any known condition of society all be millionaires—we can note the qualities common to all, or nearly all, lucky men. There is no general recipe for great success. One man wins by one method. Another by an entirely different method. The Bible, somewhere within the covers, advises us to not let our "right know what our left doeth," but the man who believes that the right hand of a great business man like Carnegie, for instance, has not a perfect understanding with his left hand, is too "fresh" for everyday use. Take any possible list of millionaires and you will unerringly find certain qualities in common marked individuality—great self-reliance among others. Need I draw the inference when it lies on the surface? If all of us could only be prudent when prudence is the wiser part, daring when discretion is valor's better self, there would doubtless be fewer day laborers and more millionaires; but would the world on the whole be any better? "Decision reserved!"

Brokers' Chances.

In 1864 Doctor Wilson, of Camden, N. J., went to Washington and started a broker's office. He "shaved" officers' pay and made a great deal of money. Within a year and a half he was reputed to be worth \$200,000. At this period the profits in getting cotton through the Union lines were very great. Grant's forces were in the Southwest, and a Treasury agent was sent out to keep an eye on the cotton business. He had an eye on his fortune also, and sent word to Doctor Wilson to come thither and he would show him how to make big money. The doctor eagerly responded, and, joining with him two Hebrews, a plan was arranged to run the contraband article through the Union lines, a commissary officer having been hired to furnish the necessary transportation. The regulations permitted any one to buy cotton inside the Union lines; but all outside these lines was subject to capture and confiscation. The profit in a successful operation can be understood from the fact that it could be bought in rebel territory for 8 cents a pound and on the Union side was worth over \$1. Doctor Wilson invested every cent he had on the rebel cotton, and had his scheme succeeded he would, after paying Treasury "toll" to officers and others, have made over a million dollars. But—and here is where chance element enters—at this juncture General Grant unexpectedly that night advanced his lines five miles. This brought all the doctor's cotton, already bought and paid for, within Federal jurisdiction, and every bale of it was confiscated. Of course the doctor was ruined, and he afterward died in the poorhouse.

A. V. Slaughter, of Chicago, somewhat pointedly illustrates what the "boys" call "pot luck." He says: "I was once offered 100 bonds of the Burlington and Cedar Rapids Railroad at 65, and as I hesitated at the time the broker offered to throw in 100 shares of Burlington and Cedar Rapids 'stock,' which were worth really nothing at that time. I took the bonds at 65 and sold them shortly afterward at 70, and gave the stock no further thought. In going over my papers some years afterward I found that 100 shares of stock and sold it at \$27,000. It was the biggest 'find' I ever experienced."

Profited by Jokes.

A few years ago the most noted and eccentric character in Newburyport, Mass., was Timothy Dexter, better known under the self-assumed title of "Lord Timothy Dexter." He was a merchant with brains so scant, or disordered, that he was a continual object of derision, and yet he floundered into an enormous fortune. A wag of the town suggested to Timothy that by shipping a cargo of warming pans to the West Indies he would make a great "spec." Timothy shipped as per suggestion the goods, to the great mirth of the wags; but the cream of the joke was that the pans were readily sold to the planters and the shipper real-

ized great profit. Another joker suggested to Timothy to ship red woolen nightcaps to the coast of Guinea, and it turned out a most fortunate speculation. Another wag told him one day on the wharf that the whales were all dying in the upper latitudes. Timothy went to work and bought all the whalebone in the Nantucket market, and having made a "corner," unloaded at a big profit. It was about this time that he assumed the title of "Lord" and published a book with the quaint title "A Pickle for the Knowing Ones," and conscious of his weakness in the matter of punctuation, he put all the periods, commas, semi-colons, etc., at the end of the book, telling his printers they might "pepper and salt" it to suit themselves, and strange to say the book found ready sale and was a great go. Still I would not advise people skirmishing for luck to take a wax figure like Timothy for a model; but

Let those whose hearts overflow with canker—or with ease,
Consent to hear with quiet pulse of lucky ones like these.

Jas. W. Breen.

Ross Township, February 24, 1888.

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Letter No. 6.

Water Assessor Edwards, after reading the preliminary chapter on luck in *The Dispatch*, remarked to the writer: "I agree with you in your theory of luck, and I can verify it by my own experience. The best hit I have made was a result of the merest chance. How do I know? Because I tried the same thing on my best judgment afterward, and my experience is that it is more a matter of chance than judgment. I was a gauger at the breaking out of the war, and happened to have 1,900 barrels of merchandise. The jump in price made quite a handsome profit, and, as you observed in other instances, I had nothing to do with bringing on the war, and was not a contributory element in any way in advancing the price. I invested afterward in the same direction on my best judgment, as to all the conditions of the market, and got left. I had another confirmatory experience shortly after. Mr. Mawhinny, the broker, and myself had an oil investment. We had agreed to take a trip to Europe, but at the eleventh hour I backed out, as I was afraid to leave my oil to the mercy of the market. Mr. Mawhinny went on his trip, left his oil in care of his broker, and appeared indifferent about it. He hit it big. The market broke. On my judgment I hedged to save what I could. Mr. Mawhinny just let it alone. The market changed, the oil went higher than before, and the man who left it all to chance came out ahead, and the man who watched the market and sold on his best judgment was a loser. Had I gone to Europe as I proposed and let it take care of itself I would have been a winner. My judgment led me to save what I could and sell, which I did, so you see what judgment is in these matters. Yes, I am a believer in luck."

Fickleness of Fate.

W. H. House, Esq., of the City Attorney's office, is another illustration of the fickleness of fate. "About 1862, he says, Manager Harris, of Arnungsted, Riggs & Company, of Baltimore, was here on a visit. He asked me if I could raise \$5,000 and go in with him on a turpentine and rosin speculation in which, he said, there were big dollars for both. I suppose I could have raised the money, but I did not see my way clear on the speculation, and so I did not go in. He borrowed \$2,500 in addition to the \$5,000 he had, invested it as he proposed, and in six months he got \$65,000 for his \$7,500 investment. It wasn't my luck, as you say, and now I will have to tug away for 10 or 15 years more to make what I could have made in six months, had I gone in with Mr. Harris. But I suppose what is to be will be."

Rev. Eli Fay, of Boston, is a notable illustration of the luck which attends some men in all their undertakings. A few years ago he was a Unitarian minister at Leominster, Mass. He went West on account of his wife's illness. In Colorado he met an old friend and intrusted him with the small sum of \$150 for investment. He then left for Los Angeles, and in a few months received \$25,000 from his \$150 Colorado investment. This he reinvested in Southern California, and is now worth

\$1,500,000. Last month he endowed a women's college at Worcester, Mass., with \$600,000.

O. J. Stough, of Chicago, has a history which reads like an Eastern fable. He made \$80,000 by a lucky provision deal in Chicago, and within sixty days invested it in 400 acres of land near San Diego, Cal. He held it for a year, and last week sold one quarter of it for \$527,000.

J. B. Haggin, of Brooklyn, went to California two years ago with \$500 borrowed money, and now he can draw his check on the Bank of California for \$10,000,000. And yet Shakespeare said that borrowing dulls the edge of husbandry. Shakespeare may have been a good ale taster or a poet, but he was no business man. "Neither a borrower nor a lender be," was written before the days of building associations, and probably by a romantic chap who had no "collateral."

President Carnot, of France, is a believer in his star, and used to tell his wondering schoolmates that he would one day rule France. This may encourage the American "blue-eyed boy of destiny" who reads in his school history that every youth is eligible to the Presidency, and 30,000,000 of "blue-eyed" boys will be the victims of "great expectations."

Millions Made Easy.

George Law made \$1,000,000 in building the Croton Aqueduct, when other contractors predicted he would lose \$1,000,000. With this \$1,000,000 he bought Harlem stock at 7 and sold it for 100. Peradventure Mr. Carpenter would call that the result of early rising and hard work!

J. J. Phelps, of the banking firm of Phelps & Eno, a fifteen-millionaire, started in 1830 a dry goods house on Pearl street, New York, took land in the mining regions of Central Pennsylvania in payment of dry goods bills when he could not get cash and the land which he took at \$50 an acre he sold afterward at \$5,000 an acre. Most any dry goods house would take land in lieu of cash on that basis, but you can not always tell.

Stephen Girard, founder of Girard College, Philadelphia, was a man of destiny. He early led a seafaring life, but made an indifferent sort of "midshipman easy." He tried next team driving and failed, and when he got about the end of his string financially an old royalist, whom he met by chance, gave him a tip how to make money by bottling claret for the King's soldiers, who then occupied Philadelphia. He negotiated a "temporary loan," tried it and made a big success from the start and invested in real estate. After the war this realty trebled and he left an estate variously estimated at from 8 to 10 millions. And yet the result of all this million-getting is not pleasant to contemplate, and a gentleman who has examined the operations of the Girard Orphans' Endowment, says: "The wisest and greatest man that ever lived could scarcely, even if he was perfectly unshackled, execute such a will as Girard's without doing more harm than good, and that huge legacy, now worth \$30,000,000, has been administered by a gang of pot-house politicians, who have run the 'City of Brotherly Love.' If Girard, during the last years of his life, had loaded one of his ships with all the gold accumulated by chance and poured it into the unfathomable sea, he would have rendered a better service to Philadelphia than by leaving it to found an orphan asylum on a scale far beyond the wit of man to conduct successfully." And I fancy that the average \$2 a day toiler would rather toil on, living on "locusts and wild honey," than have ravenous relatives enact such an "Inferno" as was witnessed at the eccentric Frenchman's funeral.

A. T. Stewart, New York's great dry goods prince, while he was a keen and able trader, admits that the money-making period of his life was the time when the increased demand for imported goods exceeded all calculation. I have seen the little shop on Reed street, New York, where Stewart sold laces and linens and remnants of silk, much after the fashion of our Philip Graff, who kept an odds and ends bazaar on Market street for many years, and the wildest dreamer would hardly dare to dream that the biggest dry goods fortune in the world got its boom from circumstances entirely beyond the ken of its projector. General Grant was another favorite of fortune whose rise from obscurity to fame would hardly be accounted for on any theory of hard work. In early years he was possibly the most shiftless and thriftless yeoman in Missouri. His son Fred says: He was unable to eke a living out of his St. Louis farm, and was about to go further West and begin life anew. He wrote to his father, Jesse, to let him have \$700 to buy a stock

of goods for a start. The old man declined, and Grant went to Galena and started a leather store, with only moderate success. The war came on; he offered his services to the Governor, was sent to Camp Yates, made a record as a disciplinarian. Adjutant General Fuller offered him the command of a regiment, which he accepted. Victory perched on his banners at Cairo, Belmont, Donaldson, till at length he was made Commander in Chief of the Union Armies. If "pappy" Grant had advanced Hiram that \$700 asked for the future "great commander" would likely have lived and died an Arizona rancher.

A Chain of Luck.

President Arthur's career was one long chain of lucky incidents. In 1860 he was tendered a purely complimentary appointment on Governor Morgan's staff, and a year later, when the war broke out, the Governor, pleased with his attention to business, made him Quartermaster General of New York. There he made a record that brought him the acquaintance of Conkling. On retiring from this position he was appointed counsel to the New York Tax Commissioners at a salary of \$10,000 per annum, and in 1871 Grant appointed him Collector of the Port. He retired worth a half million. By a combination of circumstances so curious as to preclude any other theory than good luck, he, although not a candidate for the position, was nominated for the Vice Presidency, and on the death of Garfield was sworn in as President of the United States. If Chester was not one of fortune's favorites then appearances are mighty deceiving.

Five years ago last summer while on a visit to New York I was caught in a rain storm at Croton Lake, North Castle above New York City, and accepted shelter in the storm from an old citizen named Webber. His father was the magistrate before whom Major Andre was brought by Paulding Williams and Van Vert. Mr. Webber's father told him that this trio were scamps accustomed to "stand up" people in the neighborhood of King's bridge, and he declined to commit or detain Andre on the representations of these three worthies. Had he taken any cognizance of their case, he would have discharged Andre. It was the merest chance that Andre took the route he did and it was the merest chance to be met by these rovers, or that Magistrate Webber occurred after Andre parted from Arnold, gone the other way, West took no cognizance of the arrest. Had any of the score of chances that Point would have fallen into the hands of the English, and in that event, in the opinion of more than one Revolutionary patriot, American independence would have been a failure, and the "Colony of Pennsylvania" would to-day be governed from Westminster by the House of Brunswick, instead of from Harrisburg, by the "House of Lochiel."

Ross Township, February 3, 1888.

James W. Breen.

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Letter No. 7.

Actors' Luck.

Having illustrated business luck in a more or less discursive way, I shall now proceed to consider professional ideas of luck by actors and dramatists. Most people like to persuade themselves that they steer the bark of their destiny; that they have full control of the rudder; that self-reliance is everything, but it is proven in a multitude of ways that the tiller was lashed before the voyage began. I am not defending the vagaries of this belief as some of its ramifications seem to run into the region of superstition, but I am simply indicating certain facts which nobody seriously disputes. Doctor Johnson, for instance, before leaving Bolton Court in the morning, if he found his foot on the seam of the paving instead of the center of the flag, would turn about and begin his journey from another door. This to most people seems wholly irrational. Wagner fastened his stockings to the bed-post to exorcise rheumatism, and Meyerbeer carried for years a chunk of iron in his pocket for inspiration and luck, and even so hard-headed a Yankee schoolmaster as Benjamin Franklin, when he went on a Government mission to England, took along with him the horseshoe he found the day he started on his voyage. While very many people have a weakness, so to speak, in this direction, theatrical people are especially prone to philosophize on luck.

Most of them are the creatures of opportunity, and sincerely believe in the doctrine of chance. Legouve, the great French playwright, in a paper read before the Academy in Paris, insisted that chance was the anonymous collaborateur of all dramatic authors, and cited in proof thereof numerous amusing incidents. Victor Hugo one day, while reading an extract from Rousseau, was struck with a thought it contained, and advised a playwright who was present to make a play of it. The latter neglected to do so, and Hugo, from the same idea, wrote "Ruy Blas," one of his most successful plays. Another story is told of Sardou, who, in writing "Bons Villageois," was trying to create a role for Pradeau, the low comedian, but in the fourth act, which led up to a most pathetic scene, the author could go no farther with his comedian without destroying the whole dramatic effect. For days Sardou fretted at his failure, but one morning the comedian himself entered Sardou's study with a jolly face beaming with parental tenderness and honest pride. He had just come from the Conservatoire, where his son had won a prize. Such a strange commingling of expressions struck the dramatist, and, with

A Roar of Laughter,

he rushed to his manuscript, and created at once a powerful scene where only tears and loving words were heard from one always gay and light-hearted, and Pradeau played his role in a way that made the drama a bewildering success from the first night. On another occasion Sardou was lounging in the foyer of the Comedie Francaise, when the manager banteringly asked him to write a play that would be an accurate picture of real life. "I go now to produce it," said Sardou, taking up his hat. The same afternoon, when the conversation had been forgotten by both, the author unexpectedly met a wedding party coming from the Mayor's office, and at once hit upon the situation of a Freethinker married to a wife of deep religious convictions. Its success was assured from the day it was written, and as translated under the title of "Daniel Rochat," was played with great success by the Union Square Theater Company, and afterward throughout the United States. M. Legouve's Greek tragedy of "Medea," which was written to create a role for Rachel, well illustrates the doctrine of chance. The author was engaged on it for a year, and when he carried it to Rachel she declared she could not play the role of mother; that the sudden change from rage to tears in the second and third acts was not natural, and she went off huffed, leaving her author in despair. About this time Ristori came to Paris to fill an engagement. The author was greatly pleased with her interpolation of "Myrrha," and when she asked him to write her a play he sent her "Medea." Ristori, after reading it, said Rachel must have been demented to reject the finest female role she had ever known. It proved a grand success all over Europe. Matilda Heron afterward translated it into English and made a successful tour of all the principal cities of the United States. Most of the incidents seized on by American playwrights and many of their careers were strictly the outgrowth of chance. Most of Bartley Campbell's play incidents and most effective points were suggested by chance observations of friends or remarks dropped by travelers. I have often heard poor Bartley tell how but for a chance acquaintance with Tommy Hueston his thoughts would never have been directed to journalism, and but for his journalistic experience and opportunities he never would have attempted play-writing. Whether the little spare-faced lad who was "off-bearing" in a Boyd's Hill brickyard 30 years ago would have been luckier had he remained in that humble sphere than to have his fame on the lips of a whole continent and subsequently close his career among the clouded intellects of Bloomingdale is too sad a subject to discuss.

Boucicault never wrote a play that did not embody some chance incident, he says, that he had noticed during the day, or while on a journey. And I might fill a volume with similar incidents in the career of actors illustrating the caprices of chance.

Miscellaneous Chances.

And now a word as to other chances not heretofore considered. You will find plenty of people whose spinal column terminates in a bulbous arrangement which by courtesy is called a head who will gravely talk about the "secret of success." It is all gammon. There is no secret. Every physician knows that what is one man's meat is another man's

poison. One man selects a certain menu. He feels just splendid. Another man duplicates that meal and he has a raging headache for 24 hours. The difference you say is in the man. Precisely! Why not admit then that personal and organic differences will, so to speak, effectuate different results in the Lottery of Life. Chevreul, the French savant who has just celebrated his 101st birthday, when asked the secret of his longevity, replied: "There is no secret. There can be no rule of life. What is good for one man may not be good for another. We must study what is best for us individually. For example, my parents lived to be 90 years old, and they drank wine. From my childhood wine has been disagreeable to me. Like Locke and Newton, I have never cared for anything but water, and yet I am President of the Wine Society of Anjou." What is true of the mode of living is equally true of the methods of success. Hardly any two men move in the same groove. The man who would attempt to follow in the footsteps of any of these lucky ones I have enumerated, and to do precisely as they did, would likely fail. Some lucky men have their unlucky periods. The day that the verdict was given against Arpuckle in the Campbell breach of promise suit, a banking house in which he was interested in Cheyenne, Wyoming, closed its doors. This accords with the old saw, "It never rains but it pours." Still "Bunnie" is rich enough to stand three or four such little drawbacks. Then there are men who are lucky in their specialty and unlucky when they venture into other business they know nothing about. This would seem to indicate that special capacity has something to do with it in some cases. An inspection of the United States bankrupt list of the Pittsburg district for 10 years prior to the repeal of the act shows that in a big majority of cases the victims were swamped either by endorsements or speculations outside of the special business in which they originally made their money. There is some food for thought in this. Hardly any two lucky men are precisely alike in their methods. "The King of Bankers and the Banker of Kings,"

Rothschild,

would have no unlucky man in his employment. His theory was that they carried their ill luck with them. On the other hand, A. T. Stewart, who was perhaps as competent to judge as the Hebrew banker, took an opposite view, and gave a preference in the more responsible positions to those who had failed, on the theory that these very failures gave them experience that could be learned in no other way, and this experience would be valuable to their employers. The Stewart theory seems the more rational one. Lucky men do not always act on their own theories. Old Vanderbilt used to say: "The way to win is to play square; never buy what you can not pay for, nor sell what you haven't got." Good advice, doubtless, and yet this same wily old Vanderbilt, carrying a left bower in his sleeve, after the manner of Ah Sin, made \$10,000,000 before noon one day by watering Harlem stock. Certain wise men will tell you caution is the condition of any great success or big luck, and yet a census of the poorhouses of the world shows an enormous majority of people with a large bump of caution, and a surprising small number of speculators.

Others will tell you that nerve or courage will win. I can not underestimate courage, but the most courageous men usually fill the cemeteries after the battle, don't they? Such a theory clearly has its drawbacks. A fair and buxom widow who had buried three husbands in New Orleans, recently went with a gentleman who in his younger years had paid her marked attention, to inspect the graves of her dear departed. After contemplating them in mournful silence she murmured to her companion: "Ah, George! You might have been in that row if you had only had a little more courage."

One Key to Success.

One of the largest dry goods dealers in these two cities once said to me: "Politeness is the key to success in our business." I asked him if he had ever heard the expression of Lord Byron's, "that the politest man he had ever met had picked his pocket." He had not, but nevertheless he banked a good deal on politeness. Another class will say: Land is the basis of all wealth. Let us speculate in land. If he is a Pittsburger he will likely buy East End lots or acres, and sell them next

day or the day after at an advance. This is about the groove in which this speculation runs. Do these people ever stop to think how much it would enhance realty to hold it and let the "unearned increment" have a chance? Suppose Winebiddle, Baum, O'Hara, Denny, or Schenley, or any other of the holders of big estates around Pittsburg, had sold at market prices 25 or 50 years ago, would their fortunes, think you, be so enormous as now? The largest real estate holder in America, the Astor estate, which represents \$300,000,000, is not based on the feverish desire to make a quick turn and sell next day.

When the Hudson River Railroad and the New York Central was projected, it was difficult to get subscriptions to the stock. Few people believed it would pay. The committee in charge of the matter selected their best talker to wait on old John Jacob Astor and place the subject before him, but the first argument ruined their case. The speaker dwelt on the enhancement on real estate that would surely follow the completion of the road. "Ah, my dear sir," said the wily old money maker, "if that is to be the effect, I hope the road will never be built, for I am never a seller of real estate, but a buyer."

Then came the exemplars of vital piety, the saints who, not troubling themselves about Destiny, or occult things, believe that Providence should give the "milk and honey" to favorite followers, and that the "manna" of big luck should fall into the lap of the "truly good." Here comes, for instance, the Rev. Polycarp Honeyfugle, of the "Little Jim" chapel. He

Had Seen the Sign

in the auction where he bought his \$2.50 "cylinder escapement": "If you don't see what you want ask for it," and he has read between the covers of that book which all believers respect: "Knock and it shall be opened unto you—ask and you shall receive," and encouraged thereby he assails the great throne after this mode:

"Reveal unto us, O Lord, if we are to have a real estate boom this winter, and may this congregation be duly informed whether it will be on the hillside along the motor line, or as it were, on the very periphery of our city, that the brethren may catch on and enlarge their earthly possessions, for greatly do we need a new temple in which to expound Thy gospel. In 1880 we had 156,000 population; in 1885, 175,000, and this year of grace according to official figures we have in round numbers 200,000; having kept the command to multiply, these statistics are respectfully submitted, and it is our petition that the boom which struck the Presbyterians and Baptists last winter may now strike us. Amen." Despite all this the rain continues to fall alike on the just and unjust, and the "truly good" have to take their "chances" like the rest of us.

Judge Gresham, the great Indiana jurist who represents the hard-headed worldly-minded folk, comes forward with a "recipe" which insures success. "Satisfaction guaranteed or money refunded." The Gresham essentials are six in number, and the greatest of all these six is "Sand," the others are "modesty, knowledge, discernment, integrity and health." These are very well, but I have known people with all these qualities to fail, and people without them to succeed.

I therefore beg leave to offer an amendment to the Gresham formula: And the greatest of all these is "that touch of circumstance" called Luck.

Solomon's saying, "Better is the end of a thing than the beginning thereof," may not strike most people as an embodiment of white-whiskered wisdom, but after a fellow citizen has tumbled into big luck, he is very likely to have a high opinion of the old Hebrew gentleman with many "affinities." At least that is the way the "end of the thing" struck citizen Voegtly, of Allegheny, one autumn evening sixty years ago. Nicholas was a German of the old school, with whom thrift was a fixed habit, and as a consequence he had laid away considerable "gelt" in his "savings bank" stocking. He was large-headed, large-hearted, and prosperous in a modest way. At that time the income of the O'Hara estate was small and by a provision of the will the executors were empowered to sell a portion of the estate to liquidate accrued indebtedness, and James Ross, Esq., one of the executors, offered some of the O'Hara estate in "Allegheny town" for sale. After a brief dicker Mr. Ross sold Mr. Voegtly 160 acres of land above Anderson street for \$6,000. Mr.

Voegtly seemed pleased with his bargain, but to Mr. Ross utter dismay, Mr. Voegtly "rued his bargain," and next day called and wanted his money back. A dollar waas, at that time, as big as a caartwheel, and a great many people supposed to be wealthy were "land poor." Nicholas, therefore, could scarcely be blamed for indulging a "sober second thought" before parting with the final payment. But Ross was a lawyer, and to all Nicholas' expostulations he merely pleaded the "bond," and the papers having been "sealed, signed and delivered," that was the end of it. What was the result? Years passed, "Allegheny town" became a borough, and the borough in time became a city, and the tract which Voegtly wanted Ross to take back," which the builder rejected, became the corner-stone of the Voegtly temple, and is now worth \$3,000,-000.

"And the while by hill and dale
Tristam's braveries gleam and glance,
And his blithe horn tells the tale,
Fate's a fiddler, life's a dance."

At the date of this purchase a friend of Mr. Voegtly, named Reckenbaugh, moved out to Wooster, Ohio, where he bought a fine farm. He wrote back to his friend Voegtly of the sugar trees and of the fertility of the soil and gave glowing accounts of the beautiful country. Then Mr. Voegtly got the Ohio fever and wanted to join his German friend at Wooster. He was in great distress which ran into a nervous fever, and he talked continuously and despairingly of his bad bargain with Ross and his mistake in not going with Reckenbaugh to Ohio. Presently the Pennsylvania Canal project came to the front, and the talk about it braced old Nicholas up somewhat, and he held on. The project materialized and land values took a jump, and soon Mr. Voegtly sold to Messrs. Painter, Warner and Tobias Myers, a part of his tract, between the Park and the River, receiving therefore more than he paid for the whole tract, and leaving him immense tracts in the Troy Hill District and up to Herr's Island. And the land which Mr. Voegtly bought Judge Ross with tears to take back, made all the numerous Voegtly heirs very rich.

In my next I will consider brokers', soldiers' and gamblers' luck. "Loaded dice" vs. luck, and the mishaps of that large class, who having no luck visible to human ken, have to trust pretty much, if not altogether, to that

Providence that fed the raven
And clothes the lily in its annual gown.

James W. Breen.

Ross Township, February 11, 1888.

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Letter No. 8.

Balzac, with his royal imagination, never conceived of anything more romantic, more lucky, more improbable, except on the French maxim that "the unexpected always happens," or more wrapped up in sibyl leaves of destiny, than the series of happy-go-lucky incidents beginning with the marriage of Wm. Croghan to Miss M. O'Hara and ending with the marriage of Captain Schenley to Mary Croghan. Having in a previous chapter indicated the congeries of chances from which the Astor estate sprung, I may now as a companion picture outline how the Schenley's \$20,000,000 estate was the "toy of circumstance and the child of chance."

To the "seeing eye" apparently nothing occurs by chance—everything moves in orbits regulated by law, designed before the birth of time, and yet now and then the gods, like mortals, do seem to nod, and, when they do, unseemly things do happen—as if by chance. We speak of marriage as a lottery in a doubting, thoughtless way, and yet there is more "lottery" in it than most people are willing to admit on first thought, and most marriages, instead of being "made in heaven," are the outgrowth of the merest chance. The most prudent people, whose hearts are supposed to be Cupid-proof, oft conceive an irresistible attachment at the suggestion of a word or look—as Washington did for his "Lowland Beauty"—and when once under the spell

of the verb "to love," they go through all the forms and finish its conjugation before the altar.

The opening chapter of the Croghan-Schenley marriage is commonplace enough. In the early days of the present century a tall, well-formed Kentucky youth of Irish extraction, named William Croghan, left his home at Forest Grove, near Louisville, Ky., for Philadelphia, to complete his legal studies. His face had that spirituelle expression so often noted in the portraits of Keats and Shelley, and one of his friends of that day says that he had the body of an athlete, the face of a poet and the eye of a startled fawn; and the only photo of him in existence, and now in the possession of his friend and companion, J. C. Cox, of Glenwood, bears out fully this description.

Beginning of a Romance.

Contrary to his father's orders, and at the suggestion of a companion, he tarried a few days in Pittsburg, and in these days the young Kentuckian made the acquaintance of Miss O'Hara. He was smitten at first sight, each was charmed with the other, and a year later he led her to the altar.

"She had no thoughts of fortune
And asked not his.

She was gifted and beautiful, and died early in 1828. Her husband worshiped her memory, never remarried, and settled down at the old homestead called "Pic Nic," then in Collins township, now Nineteenth ward. He had an only daughter, Mary. She was not exactly homely, nor yet beautiful, but, like Jephtha's daughter, "passing fair." She was the apple of her father's eye, and even in girlhood gave evidence of that self-will which subsequently caused her father so much trouble. As much on account of her father's "broad acres" than her own personal charms, she was considered a good "match" matrimonially by ambitious Pittsburgers and local fortune hunters of that day. Having received an elementary education in the local schools, her father sent her at the age of 14 to a ladies' academy at Brooklyn, N. Y., presided over by the Misses McCloud. It was famous for its high standard of studies, strict discipline and almost conventional debarment of pupils from gentlemen's society. The latter reason it is said largely controlled her father's choice in sending her such a distance, as the trip by canal and otherwise occupied nearly a week, and in other respects Pittsburg had a large number of very excellent schools, notably Professor Bakewell's Ladies' Academy, Penn and Irwin streets; Prof. Leech Heman's Institute, on the Greensburg Pike, and Doctor Lacy's Ladies' Academy, at Lacyville, where painting, music, languages, the classics and fine arts were taught, by a clergyman of her own religious persuasion. But it was not to be, and how strangely destiny baffled the "best laid plans" of an anxious father I must not anticipate, but it sometimes seems that Fate takes revenge on those who assume to thwart her ways, as the very means here selected to keep Miss Croghan from "entangling alliances" by a curious link of chances led to the very result which the father had so persistently sought to avoid.

And now a word as to Captain Schenley. He was a British half-pay Captain in the — Guards, and was a "widower from two wars," when he met Miss Croghan. His first wife, a Miss Poole, was related to some of the blooded families of the realm. His second wife was a Miss McCloud, of Scotch extraction, and a sister of the governess of the academy where Miss Croghan was receiving her education. "And hereby hangs a tale."

The Conquering Hero.

In 1842 when Mr. Schenley visited New York he was 60 years of age—older by many years than Mary Croghan's father, and was a gentleman of diminished exchequer, traveling on his shape. He was six feet in height, of commanding presence, roving in his disposition, and it was said by the critics of that day that

"His eyes had the hard glint
Of new dollars from the mint,"

While his character was not questioned, he was considered by Mr. Croghan's friends as a fortune-hunting adventurer, who might have regarded Mary as the servant in the Opera:

Some of thy penny-siveness serene,
Some of thy never dying green
Put in this scrip of mine.

Be this as it may, in the autumn of 1842 he called on the Misses McCloud by chance, as he and they say, and the Misses McCloud, knowing their pupil's great prospects, gave Edward the tip and he was not slow in arranging a clandestine introduction to Mary E. Croghan. Mary was then but 15 years of age, and her heart and hand were captured at once by the grand and imposing-looking Briton. During the Christmas holidays of 1842 Mary's father visited her at school, and took a large party to the theater, among whom was Mr. Schenley, who did not, for obvious reasons, display any marked attention to Mary. They were engaged to be married at that time, but Mary

Never told her love,
But let concealment—like a worm in the bud—
Feed on her damask cheek.

After the holidays Mr. Croghan departed for Washington, where he intended to spend the winter with General Jessup. His first intimation of the elopement was a letter from Mary to her "Dear Father," apprising him of her action and departure for England. After residing in the "mother country" for a while their finances began to reach a vanishing point, and Mr. Schenley, through the friendly offers of Lord Palmerston, with whom he had been acquainted, was appointed Consul to Surinam in South America, and in a brief period he and his youthful bride journeyed thither. Mary's father keenly felt his daughter's course, and gave himself over to that grief which appeals not to the outward vision, but which steals into the overladen heart and bids it break. He was now a changed man—"a man of sorrows." It began to prey on his health, and Doctor McDowell, father-in-law of John D. Scully, Esq., who was his physician, sought in every way to divert his thoughts from Mary, and with this view induced him to tear down and rebuild a portion of the old homestead at "Pic Nic."

It Killed the School.

When the news of Mary's elopement reached Pittsburg it created a profound sensation in society and other circles. Doctor Upfold denounced the school and the governess that would permit, if not arrange, for elopements, and Mr. Bissell, Mr. Bayard and other Pittsburgers who had their daughters there were not slow in summoning them home. It resulted in the breaking up of the school, and, like the unsubstantial fabric of a vision, it left not a rack behind. Meantime Mr. Croghan wrote to his daughter, pleading with her to return home, as he feared the tropical climate of South America would imperil her health. He sent her liberal remittances to keep the wolf from the door, and promised to forget the past.

In 1848, and again in 1850, Mr. Schenley and his wife visited the Croghan homestead and the "fatted calf" was killed on both occasions. Mr. Schenley on his last visit talked of becoming a citizen of the United States, but it never got further than talk. Mr. Croghan survived the elopement eight years, dying on September 22, 1850. During his life he was a liberal entertainer, and hardly a Sunday passed that he did not give cake and wine "stag parties" at his hospitable mansion, and among his guests were James Ross, Doctor Snyder, G. Shidle, Sr., John Graham, of the Bank of Pittsburg, John Chislett, Judge Wilkins, Major Hardy, Wilson McCandless, William Robinson, Jr., George W. Bayard, Richard Biddle, Harmer Denny, Doctor Denny, Doctor McDowell, William Sample and others, whose names are now only a reminiscence and—

With ebb of dinner
And the cider cup
Came high debate.

The head of the house of Schenley is dead for lo! these many years, and his gray-haired widow, now a matron of 62, with her six children, resides at Princess Gate, Hyde Park, London, with thought of America, for the "revenue only."

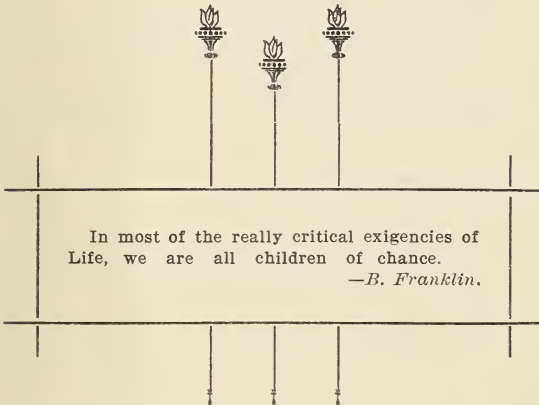
The Great Estate.

The estate which "chance and circumstance" thus threw in Schenley's way, now consists of large tracts in Allegheny City, a farm at Schenley station, on the Valley Railroad, tracts in the First, Sixth, Twelfth, Thirteenth, Fourteenth, Eighteenth, Twenty-second, Twenty-third wards, the Third ward, Allegheny, and at least 25 pieces in the Second ward, Pittsburg, nearly all assessed for taxable purposes in the tenant's names. The value of the estate is variously estimated at from \$15,000,000 to \$20,000,000.

But for the chance tarrying in Pittsburg of W. Croghan, contrary to orders, there would have been no Croghan-Denny nuptials, and but for the previous marriage of Edward W. H. Schenley to the sister of Mary Croghan's governess, there would have been no \$20,000,000 Schenley estate to-day, and these grand properties would likely have passed into the hands of smaller holders instead of growing yearly by the sun-browned toil of those around it, and thus, in the words of Southey:

How little do they see what is, who frame
Their hasty judgments upon that which seems.

James W. Breen.



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In Preparation by the Author of "IF."

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"IF" Volume II.

I contemplate publishing a second volume of "If" on lines somewhat different and probably more interesting than the present volume. Realizing that everybody—in whatever station in life—has had more or less chance or lucky experiences, I invite my readers to forward to me brief narratives of such experiences, and if deemed interesting enough for publication, they will be paid for.

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